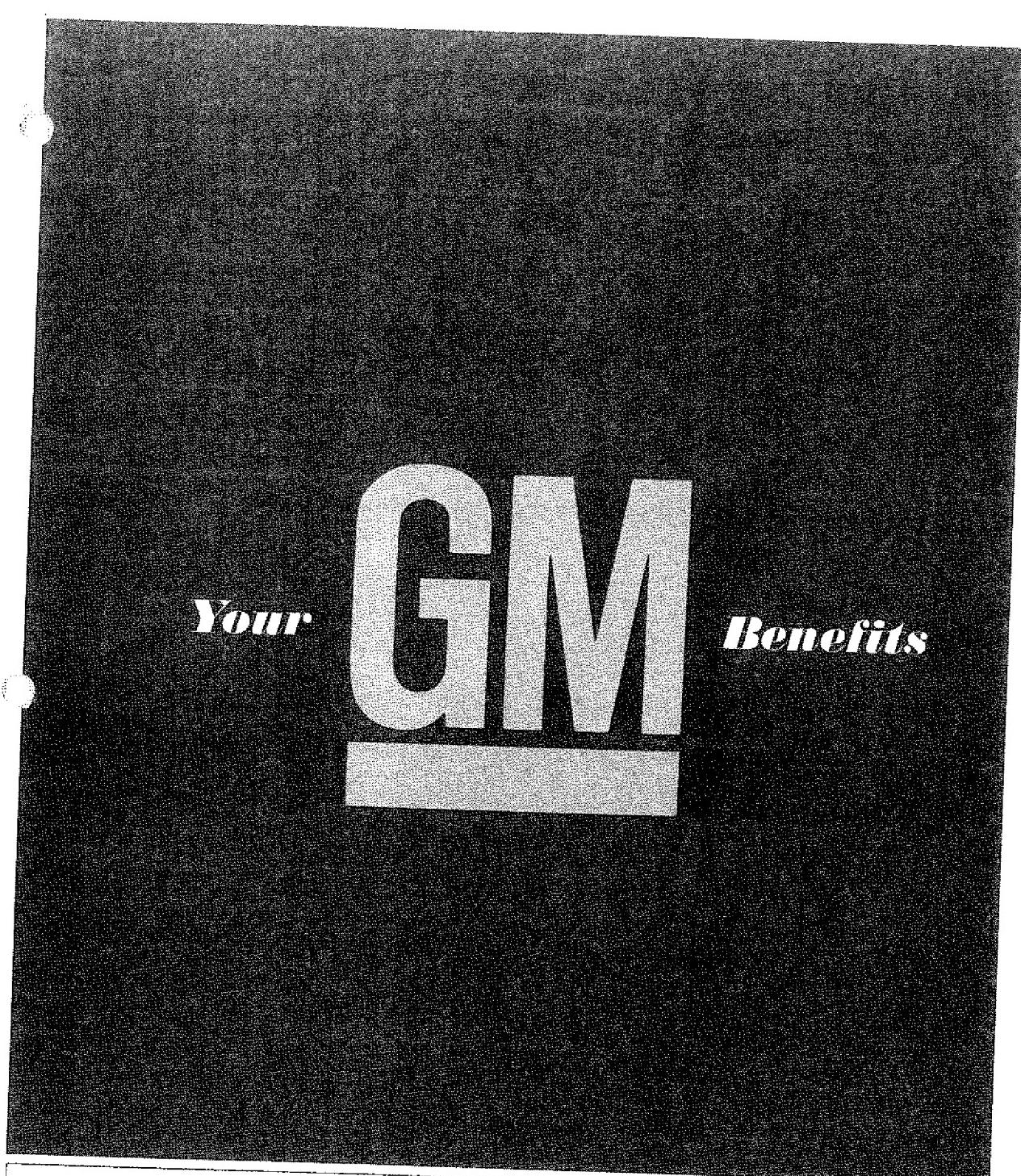


Annex E



***A Summary of the Benefits You Enjoy  
as a General Motors Salaried Employe in the U.S.***

## AS A GM SALARIED EMPLOYEE...

. . . you enjoy one of the finest and most comprehensive employee benefit programs in industry. For many years General Motors has been a leader in providing benefit plans to protect employees and their families. Today's General Motors benefits are an important factor in making your life more enjoyable and your future more secure.

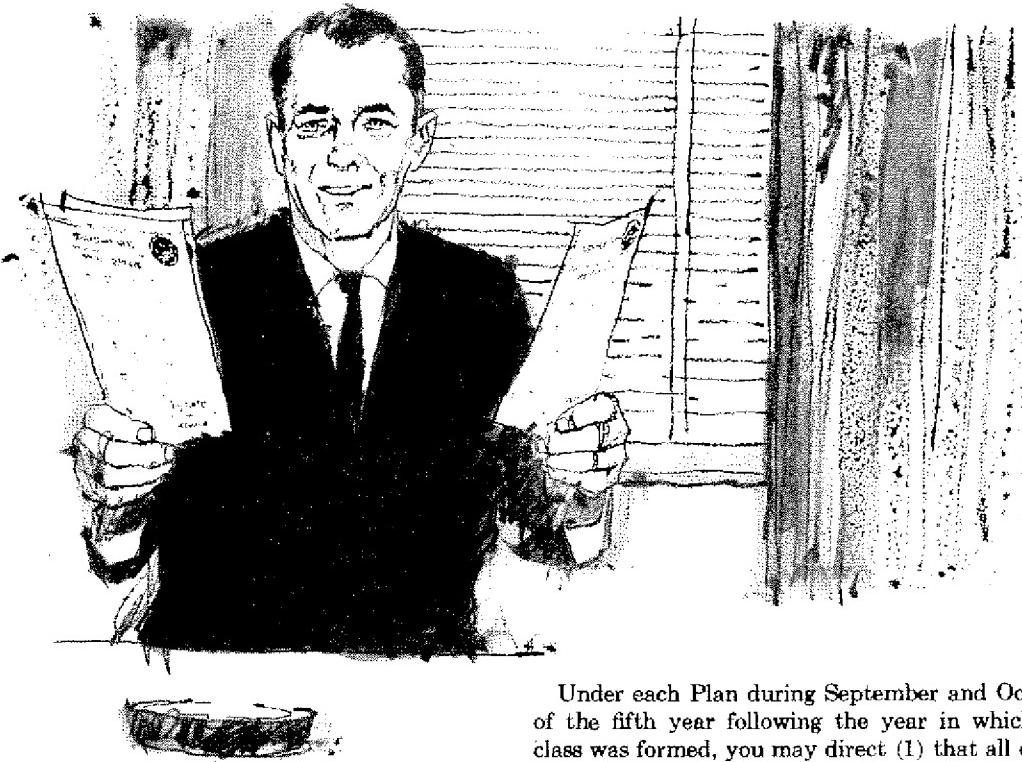
The General Motors benefit programs for salaried employees are designed to provide:

- 1      Encouragement and assistance in building up savings for future needs and plans.
- 2      Vacations and holidays.
- 3      Income in the event of illness and inability to work.
- 4      Payment of hospital and medical expenses for you and your family.
- 5      Family protection in the event of your death.
- 6      Monthly benefits during retirement.
- 7      Encouragement and assistance in improving your knowledge and skills through additional education.
- 8      Income in the event of layoff.

This booklet presents general information only and is designed to give you a broad picture of some of the advantages of working with General Motors—the added values that are so important to you and your family. Any reference to the payment of benefits is conditioned upon your eligibility to receive them. Each of these programs has its own terms and conditions which in all respects control the benefits provided.

# 1

## SAVINGS - STOCK PURCHASE PROGRAM



### To help you build your savings and acquire General Motors stock

After one year of continuous employment, you will be eligible to participate in the General Motors Savings-Stock Purchase Program, under which you may save up to 10% of your monthly base salary plus cost-of-living allowance. General Motors contributes \$1 for each \$2 you save.

All of this money is turned over to a Trustee who invests one-half of your savings in U.S. Government obligations and one-half in GM common stock. All of the amount contributed by General Motors is invested in GM common stock. Dividends received on the stock are invested in GM common stock and interest received on the Government obligations is invested in Government obligations.

Each calendar year "Classes" are formed and you may elect to participate in either the Savings Fund Plan or the Retirement Thrift Plan.

Under each Plan during September and October of the fifth year following the year in which the class was formed, you may direct (1) that all of the GM common stock, Government obligations and earnings thereon be held for you until retirement or other separation, or (2) that all such assets be delivered to you in the following January.

If you leave your assets in the Program, you may withdraw those securities purchased with your own savings after the end of the fifth year following the year in which the class was formed without loss of any General Motors' contribution on your behalf.

Under either Plan, if you leave General Motors before the end of the fifth year following the year in which the class was formed, you will receive the securities purchased with your own savings plus earnings thereon and any cash remaining in your account. Also, depending upon your reason for leaving General Motors, you may receive part or all of the securities purchased with General Motors' contribution and the earnings thereon.

During the first five years following the formation of a class under either Plan, General Motors guarantees your own savings plus interest at the rate earned on the Government obligations.

# 2

## VACATIONS AND HOLIDAYS



### ***Vacations***

All regular salaried employees, having length of service of one year or more by October 1 of the current calendar year, are eligible for a vacation with pay during the current year in accordance with the following schedule:

Length of Service as of October 1 of Current Year	Weeks of Vacation
1 but less than 3 years	2
3 but less than 5 years	2½
5 but less than 10 years	3
10 but less than 15 years	3½
15 or more years	4

All regular salaried employees having length of service of less than one year by October 1 of the current calendar year are eligible for vacation with pay during the current calendar year as set forth in the following schedule:

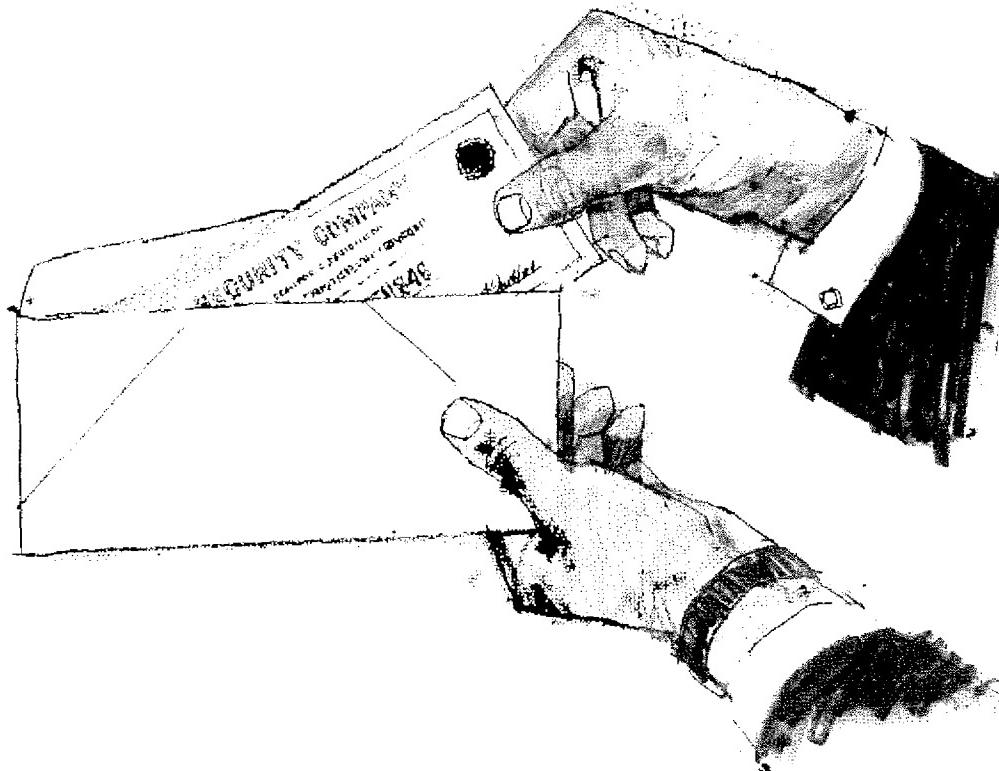
Employment Date	Weeks of Vacation
Oct. 2 through Dec. 31 (previous year)	1½
Jan. 1 through March 31 (current year)	1
After March 31 (current year)	none

### ***Holidays***

Nine holidays are observed annually. These holidays are New Year's Day, Good Friday, Memorial Day (or one other holiday of greater local importance), Fourth of July, Labor Day, Thanksgiving Day, December 24, Christmas Day and December 31.

# 3

## INCOME WHEN YOU ARE ILL AND UNABLE TO WORK



### ***While You Are Temporarily Disabled***

If you cannot work because of illness or accident, you will continue to receive your full salary for the first week of disability. After that, if you are eligible,\* you will receive sickness and accident benefits for up

to 12 months from the General Motors Insurance Program and, in the usual case, partial salary payments from General Motors for up to 12 weeks of the period. How this works is shown in the following chart:

Your Length of Service With General Motors	Full Salary	Insured Benefits Plus Partial Salary (Equivalent To Full Salary)	Maximum Period of Insured Sickness and Accident Benefits**
Less than 1 Year	1st Week	—	12 Months
1 to 5 Years	1st Week	Next 7 Weeks	12 Months
5 or More Years	1st Week	Next 12 Weeks	12 Months

\*Employees with monthly base salaries of \$750 or more are not eligible for insured sickness and accident benefits. Instead, salary payments are continued during disability to these employees on a basis consistent with the provisions for employees eligible for sickness and accident benefits.

\*\*Female employees receive sickness and accident benefits for up to one and one-half months while absent because of pregnancy, childbirth, or resulting complications.



### ***While You Are Totally And Permanently Disabled***

If you have 10 or more years of credited service and become totally and permanently disabled before age 65, you may be eligible for monthly benefits under the General Motors Retirement Program for Salaried Employees. (See "Income During Retirement"—pages 11 and 12 of this booklet.)

If you become totally and permanently disabled prior to age 60 and have 10 or more years of participation in the GM Group Insurance Plan, you may elect to have your life insurance paid to you in 50 monthly instalments at the rate of \$20 for each \$1000 of your life insurance. Even if you receive all of your life insurance in instalments, the Plan provides an additional \$500 of life insurance

which is payable to your beneficiary at the time of your death.

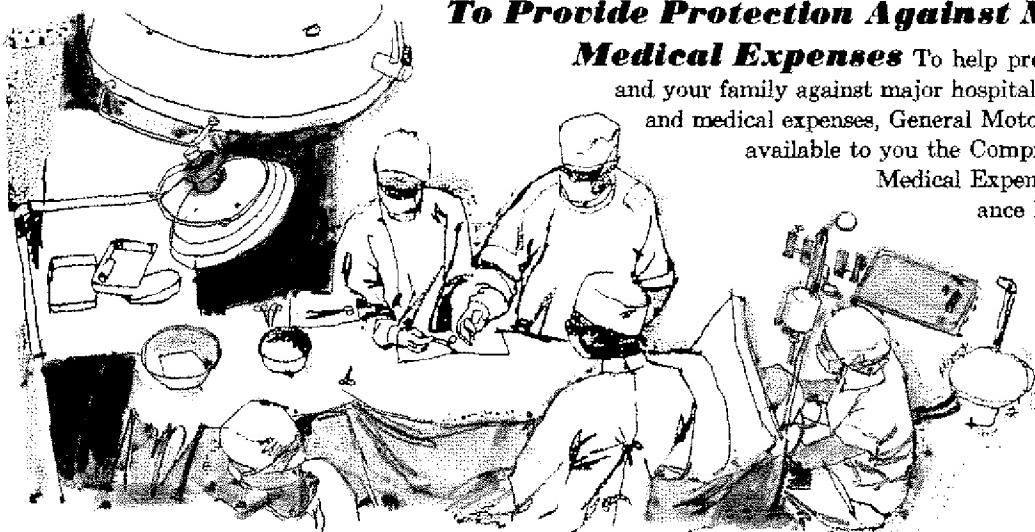
If you become totally and permanently disabled after age 60 but prior to age 65 and have 10 or more years of participation in the GM Group Insurance Plan at the end of the month in which disability commenced, your life insurance will be continued without cost to you.

If you become totally and permanently disabled, you should apply at your Social Security office for information concerning your eligibility for a Disability Insurance Benefit under the Federal Social Security Act.

# 4. COMPREHENSIVE MEDICAL EXPENSE INSURANCE PROGRAM

## To Provide Protection Against Major Medical Expenses

**To help protect you and your family against major hospital, surgical and medical expenses, General Motors makes available to you the Comprehensive Medical Expense Insurance Program.**



This program consists of the following three layers of protection:

### **Basic Layers**

- 1.** Hospital, surgical, and medical expense coverages provided through local Blue Cross and Blue Shield plans or other equivalent coverages. In most areas, these plans provide:

Up to 365 days of hospital care, including semi-private room, meals, and general nursing services.

Full payment for most hospital services such as use of operating room, drugs and dressings, laboratory tests, oxygen, etc.

Liberal allowances (often full payment) for surgical operations, obstetrical delivery and anesthesia.

Liberal allowances for diagnostic services such as X rays, electrocardiograms, etc.

Liberal allowances (often full payment) for doctors' non-surgical visits in the hospital for up to 365 days.

- 2.** Extra hospital, surgical, and medical expense coverage provided through Health Service, Inc.

### **Supplementary Layer**

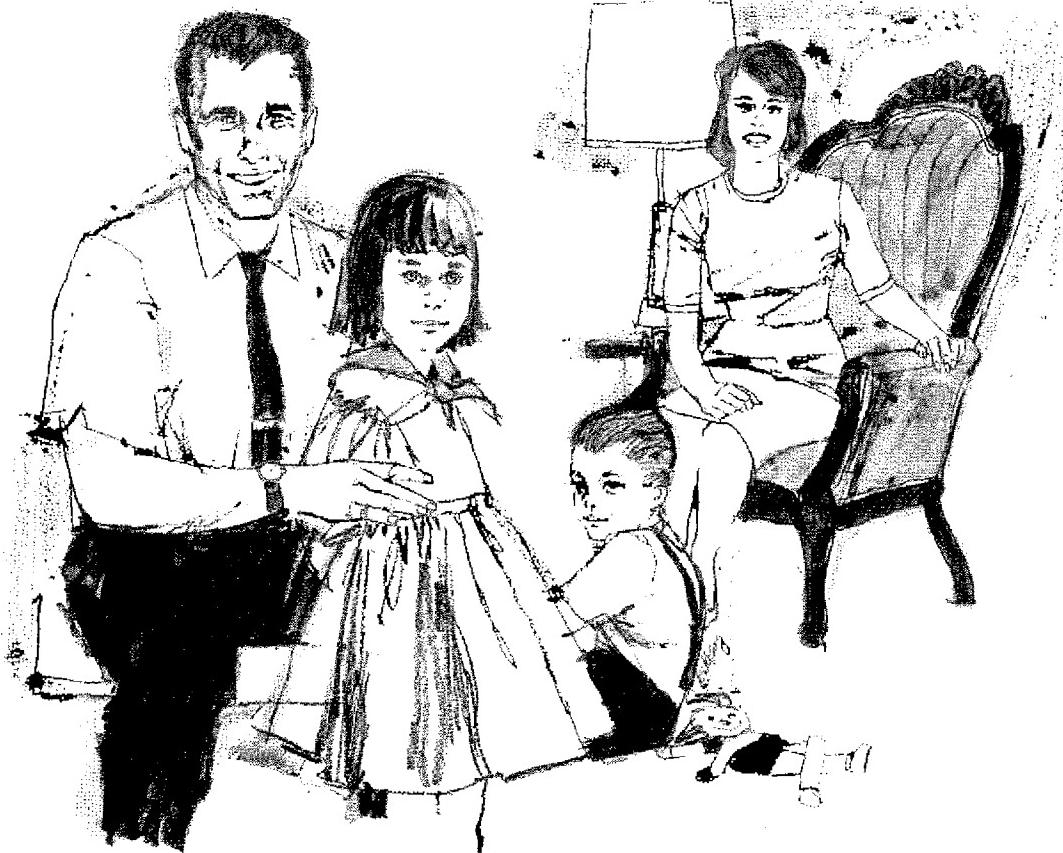
- 3.** Important supplementary coverage, provided through Connecticut General Life Insurance

Company, to help protect you against expenses for non-hospitalized illness, severe accident, or prolonged illness not fully covered under the basic layers. The maximum coverage provided under this layer is \$10,000 for any single medical expense period (up to 12 months) for an employee and \$10,000 (subject to a \$20,000 lifetime maximum) for each dependent.

General Motors pays the full cost of the Blue Cross and Blue Shield or other equivalent coverages for you and your eligible dependents while you are in active service and during certain periods of layoff or leave of absence. Your contributions for the Health Service and Connecticut General coverages are 50¢ per month for yourself only, \$1.25 for you and your wife (or husband) or for you and your children, and \$1.50 for you, your wife (or husband) and your children.

If you retire after age 60, or at any age if totally and permanently disabled, or if you are retired at the option of General Motors between ages 55 and 60, and at retirement were participating in the GM Comprehensive Medical Expense Insurance Program, you will be permitted to enroll in the General Motors Supplementary Medical Expense Insurance Plan for Retirees, which provides benefits similar to those provided active employees. General Motors pays the full cost of your Blue Cross and Blue Shield or other equivalent coverages, and you pay the cost of the Supplementary Plan.

# 5 LIFE INSURANCE



## To Help Provide Security for Your Family

Under the GM Group Insurance Plan, the amount of your life insurance depends upon your monthly base salary. For most employees, as shown in the schedule on page 10, the Plan provides life insurance equal to approximately two years' base salary.

This protection is provided without cost to employees receiving monthly base salaries of \$750 or less. Employees earning more than \$750 a month contribute 50¢ per month for each \$1,000 of life insurance in excess of \$18,000.

In the event of your accidental death or loss of certain bodily members or eyesight, extra accident insurance is payable in an amount equal to the

lesser of 50% of your life insurance or \$9,600.

After age 65, if you have participated in the Plan for at least 10 years, your life insurance is continued in a reduced amount without cost to you. The reduction is made gradually—2% the first month and a like amount each succeeding month—until the amount of "Continued Life Insurance" is reached. (See Schedule on page 10)

In addition to life and extra accident insurance, a survivor income benefit of \$100 a month is payable to your surviving widow (or widower under certain circumstances) who is age 50 or older but not yet age 62 at your death. This benefit is payable until she dies, remarries, or attains age 62, but not while she could qualify to receive a Mother's Insurance Benefit under the Social Security Act.

## YOUR GENERAL MOTORS INSURANCE BENEFITS

Your Monthly Base Salary	Before Age 65		Monthly Sickness & Accident Benefits**	Continued Life Insurance After Age 65 and After Full Reduction*	
	Life Insurance	Extra Accident Insurance		From (With 10 Years In Plan)	To (With 20 Or More Years In Plan)
Less than \$420	\$ 8,500	\$4,250	\$275	\$1,500	\$2,550
\$420 but less than \$445	9,500	4,750	290	1,500	2,850
\$445 but less than \$470	11,300	5,650	310	1,695	3,390
\$470 but less than \$500	12,000	6,000	340	1,800	3,600
\$500 but less than \$550	13,200	6,600	375	1,980	3,960
\$550 but less than \$600	14,400	7,200	410	2,160	4,320
\$600 but less than \$650	15,600	7,800	450	2,340	4,680
\$650 but less than \$700	16,800	8,400	490	2,520	5,040
\$700 but less than \$750	18,000	9,000	530	2,700	5,400
\$750 and over	24 times monthly base salary.	One-half the amount of life insurance or \$9600, whichever is less.	None***	15% of insurance in force at age 65.	30% of insurance in force at age 65.

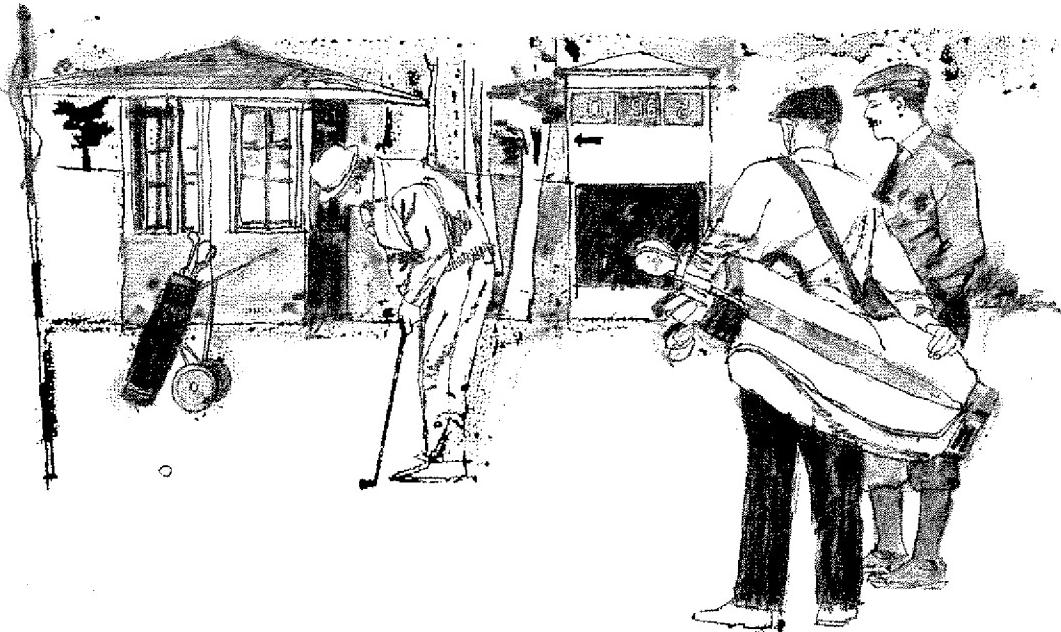
\*For participation of from 10 to 20 or more years in the Plan, Continued Life Insurance is equal to 1 1/4 % times your Years of Participation (maximum 30%) times the amount of insurance you had at age 65, but not less than \$1500.

\*\*Subject to variations in states having disability benefit laws in effect.

\*\*\*Salary Continuation Policy provides income during disability to employee not eligible for Group Sickness and Accident Insurance on a basis consistent with the benefits for employee eligible for such insurance.

# 6

## INCOME DURING RETIREMENT



The General Motors Retirement Program for Salaried Employees provides monthly non-contributory retirement benefits (Part 1) if you retire under the Program, or leave GM's employ, with 10 or more years of credited service.

Contributory benefits (Part 2) are provided if you elect to participate under this part of the Program.

All salaried employees are automatically covered under Part 1 of the Program for which GM pays the entire cost. If you are age 30 but under age 60 with one or more years of General Motors service, you are eligible to enroll under Part 2 of the Program, to which you contribute 5% of the amount of your monthly base salary in excess of \$250.

### **Normal Retirement**

If you retire at or after age 65 and have contributed while eligible and have not withdrawn your contributions, your monthly Part 1 benefit is 6/10ths of 1% of your average monthly base salary (during your final 10 years) times your years of credited

service. In no event will your benefit be less than \$4.25 times your years of credited service.

Your monthly Part 2 benefit amounts to  $2\frac{1}{4}\%$  of your total contributions. Under Part 2, you get back in  $3\frac{1}{3}$  years an amount equal to all you have contributed. (Average life expectancy at age 65 is about 15 years for men, even longer for women.)

### **Total and Permanent Disability Retirement**

If you retire prior to age 65 because of total and permanent disability with at least 10 years of credited service, you will receive Part 1 and Part 2 benefits under the Program without reduction.

If it is determined that you are ineligible for a Disability Insurance Benefit under Federal Social Security, you will receive an additional Part 1 benefit equal to \$5.20 times your years of credited service (up to a maximum of \$130 per month) until you are age 65 or, if earlier, the age at which you become or could have become eligible for an unreduced Federal Social Security benefit.

### ***Early Retirement***

If you retire between ages 60 and 65 under mutually satisfactory conditions or at the option of General Motors, you will receive your age 65 Part 1 and Part 2 benefits immediately *without reduction* plus an additional Part 1 benefit equal to \$5.20 times your years of credited service (up to a maximum of \$130 per month). This additional benefit will be payable until age 65 or, if earlier, the age at which you become or could have become eligible for unreduced Social Security benefits.

If you are retired between ages 55 and 60 at the option of General Motors, you may receive immediately the minimum Part 1 benefit without reduction plus the additional benefit payable until age 65, or, if earlier, the age at which you become or could have become eligible for unreduced Social Security benefits. Your Part 1 benefits in excess of the minimum and any Part 2 benefits may commence at age 60 without reduction, or prior to age 60 at a reduced rate.

If you retire voluntarily between ages 60 and 65 with 10 or more years of credited service, or between ages 55 and 60 if your age and years of credited service total 85 or more (termed "points") you can receive your minimum Part 1 benefit at age 62 (\$4.25 times your years of credited service) and your Part 1 benefit in excess of the minimum and your Part 2 benefits at age 65, or you may elect to receive your benefits earlier at a reduced rate. If you retire between ages 55 and 60 with less than 85 points, all benefits are payable at age 65 without reduction, or earlier on a substantially reduced basis.

### ***Supplemental Allowance***

If you retire before age 65, you may be eligible to receive a supplemental allowance.

If you retire between ages 60 and 65 with 30 or more years of credited service and are not eligible for unreduced Social Security benefits, this supplemental allowance is an amount which, when added to all other Part 1 benefits, will raise your total monthly Part 1 benefits to as much as \$400. In no

event will a supplemental allowance be paid which would raise your total Part 1 benefits to more than 70% of your final base pay (salary plus cost-of-living allowance, if any). If you have less than 30 years of credited service or retire before age 60, the \$400 total is substantially reduced. Any supplemental allowance is forfeited if you earn over \$1500 in a calendar year after retirement.

### ***Survivor Benefits—Death in Active Service***

If you should die in active service between ages 60 and 65 with 10 or more years of credited service, or between ages 55 and 60 and your age and years of credited service total 85 or more, your spouse will be eligible to receive a lifetime benefit based on your minimum Part 1 benefit (\$4.25 times your years of credited service). This benefit is not payable in any month for which a Survivor Income Benefit payment is received under the GM Group Insurance Plan.

When you reach age 60 you may elect to contribute 1% of your monthly base salary in excess of \$708.33 and waive the return of your contributions under Part 2 in order to provide benefits for your surviving spouse based on your Part 1 benefits in excess of the minimum and on your Part 2 benefits. However, in no event would the total benefits payable under this option be less than your contributions under the Program plus interest.

### ***Optional Survivor Benefits—Death After Retirement***

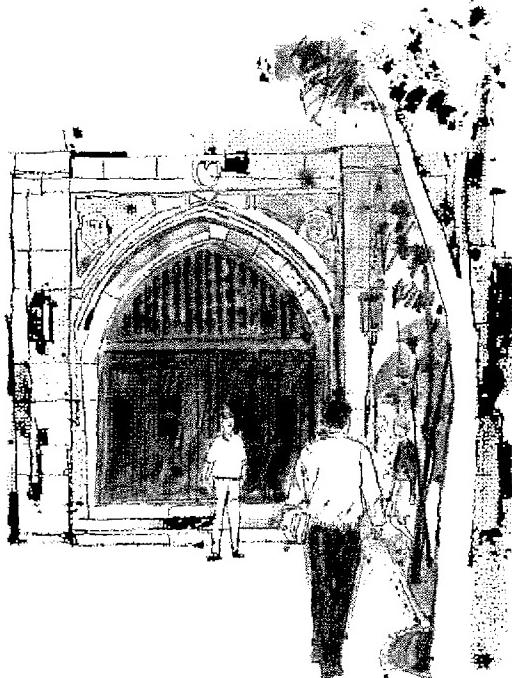
Options are also available under which you may elect to receive a reduced monthly retirement benefit to provide that your beneficiary will receive all or a portion of your reduced monthly benefit upon your death after retirement.

### ***Social Security***

Your GM retirement benefits are in addition to your Social Security benefit toward which you and General Motors contribute equal amounts.

# 7

## EDUCATIONAL ASSISTANCE



### ***To Help You Further Your Education***

To encourage employees to maintain and improve their skills through additional education, General Motors has a Tuition Refund Plan.

Under this Plan it is possible for you to be reimbursed for tuition costs and compulsory fees of up to \$250 a year for spare time courses of study undertaken voluntarily.

Courses may be taken to complete your work for an undergraduate or graduate degree, or you may take special courses related to your work. Courses may also be taken at other local institutions with the approval of management.

In order for a refund of tuition to be made, the course of study must be approved by your supervisor; the course must be completed while you work for General Motors; and a satisfactory grade must be attained at completion of the course of study. Transportation and books are not covered by the Plan. If you are receiving scholarship aid from other sources, the Plan will cover only those tuition costs not already covered by other aid programs.

# 8

## SEPARATION ALLOWANCE

### ***In Case of Layoff***

Eligible salaried employees who are laid off will be placed on inactive status (not separated but retaining their status as employees) for up to 12 months. These employees are eligible for monthly layoff payments under GM policy. The total of such payments depends on the employee's length of service and ranges from one-half of a month's pay to twelve months' pay.

### ***In Case of Separation from GM***

Both you and General Motors have much to gain from a long continued association. Under certain circumstances where separation becomes necessary, you may be entitled to payments under GM policy.

In general, a salaried employee with length of service of 12 months or more whose separation from the payroll is classified as a final release or a mutually satisfactory release is eligible for a separation allowance ranging from one-half of a month's pay to twelve months' pay.

**Note:** See the booklet, "Working With General Motors" for further explanation of the above benefits.

## YOUR GM BENEFIT PLAN CHECKLIST

Jot down your present benefits.

### Present monthly savings under the GM Savings—Stock Purchase Program (Page 4)

Your savings each month (up to 10% of base salary plus any cost-of-living allowance)..... \$ \_\_\_\_\_  
GM contributions each month (50% of your savings)..... \$ \_\_\_\_\_ \*

Vacation with pay (Page 5)..... Weeks

Paid Holidays (Page 5) ....., 9 Holidays

### Benefits during periods of illness or accident (Page 6)

Full salary..... 1 week \$ \_\_\_\_\_  
Insured benefits and partial salary (equal to full salary)..... weeks \$ \_\_\_\_\_  
Insured benefits, if eligible, or salary continuation..... weeks \$ \_\_\_\_\_

### Benefits If you become totally and permanently disabled (Pages 7 and 11)

Monthly income from insurance for up to 50 months If disabled prior to age 60 (If disabled after age 60 your insurance will be continued without cost to you).... \$ \_\_\_\_\_

#### Monthly income for life from Part 1 of the Retirement Program:

- a. Average monthly base salary for past 10 years x .006 (but not less than \$4.25) x years of credited service (This is in addition to a Disability Insurance Benefit under Social Security)..... \$ \_\_\_\_\_ \*\*
- b. Additional monthly benefit payable until age 65 If a Disability Insurance Benefit is not payable—\$5.20 x years of credited service (\$130 max.) \*\*\*..... \$ \_\_\_\_\_

Monthly Part 2 benefits (contributions to date x 2½%)..... \$ \_\_\_\_\_

\*Subject to being earned out in accordance with the terms of the Program.

\*\*Assuming contributions are made under Part 2 while eligible and are not withdrawn.

\*\*\*You may also be eligible for a supplemental allowance as described on page 12.

**Comprehensive Medical Expense Insurance  
Protection for You and Your Family (Page 8)**

Basic Coverage—GM pays full cost of your Blue Cross and Blue Shield or equivalent coverage.

Up to 365 days of hospital care

Payment of most hospital services

Payment of most surgical fees

Payment of doctor's non-surgical visits in hospital..... (Refer to page 8)

**Supplementary Coverage**

Maximum benefits per medical expense

period (\$10,000 for you and for each of your dependents)..... \$ \_\_\_\_\_

Lifetime maximum benefit for yourself..... Unlimited

Lifetime maximum benefit \$20,000 for each of your dependents..... \$ \_\_\_\_\_

**Protection for your family in  
the event of your death (Page 9)**

GM Life Insurance (Refer to Schedule—Page 10)..... \$ \_\_\_\_\_

Extra Accident Insurance (Refer to Schedule—Page 10)..... \$ \_\_\_\_\_

Total..... \$ \_\_\_\_\_

Survivor Income Benefit Insurance (\$100 per month if eligible widow or widower is between ages 50-62)..... \$ \_\_\_\_\_

Estimated continued life insurance (non-contributory) after age 65 after full reduction (Refer to Schedule—Page 10)..... \$ \_\_\_\_\_

Benefits for your surviving spouse under the GM Retirement Program..... (Refer to page 12)

**Retirement at age 65 (Page 11)**

Your estimated monthly GM Retirement Benefits (in addition to Social Security) will be:

Part 1

(Estimated average monthly base salary between ages 55 and 65 x .006, but not less than \$4.25, x years of credited service)..... \$ \_\_\_\_\_

Part 2

(Estimated Total Contributions x 2½%)..... \$ \_\_\_\_\_

Total..... \$ \_\_\_\_\_

**Estimated Annual Tuition Refund at a local College or University (Page 13)**..... \$ \_\_\_\_\_

**In case of Layoff or Separation from General Motors under certain conditions  
(Refer to the booklet "Working with General Motors")**

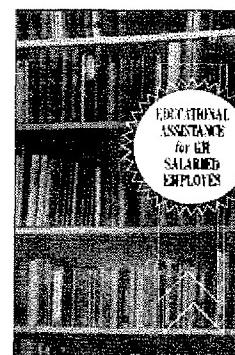
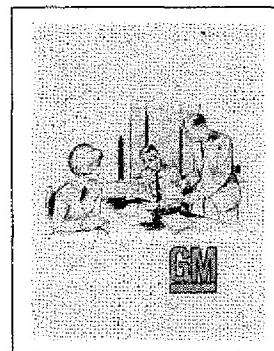
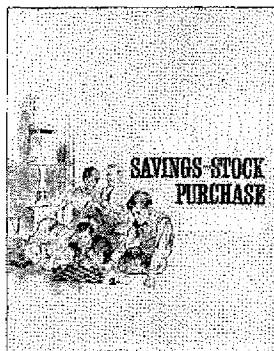
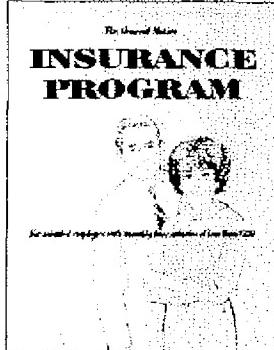
Monthly payments of \$\_\_\_\_ for \_\_\_\_ months (maximum 12 months)..... \$ \_\_\_\_\_

\*Assuming contributions are made under Part 2 while eligible and are not withdrawn.

## ***More Information***

This booklet presents in general terms only the principal features of the General Motors employee benefit plans for salaried employees in the U.S.

The following booklets for employees describe GM benefit plans in greater detail.



**Annex F**

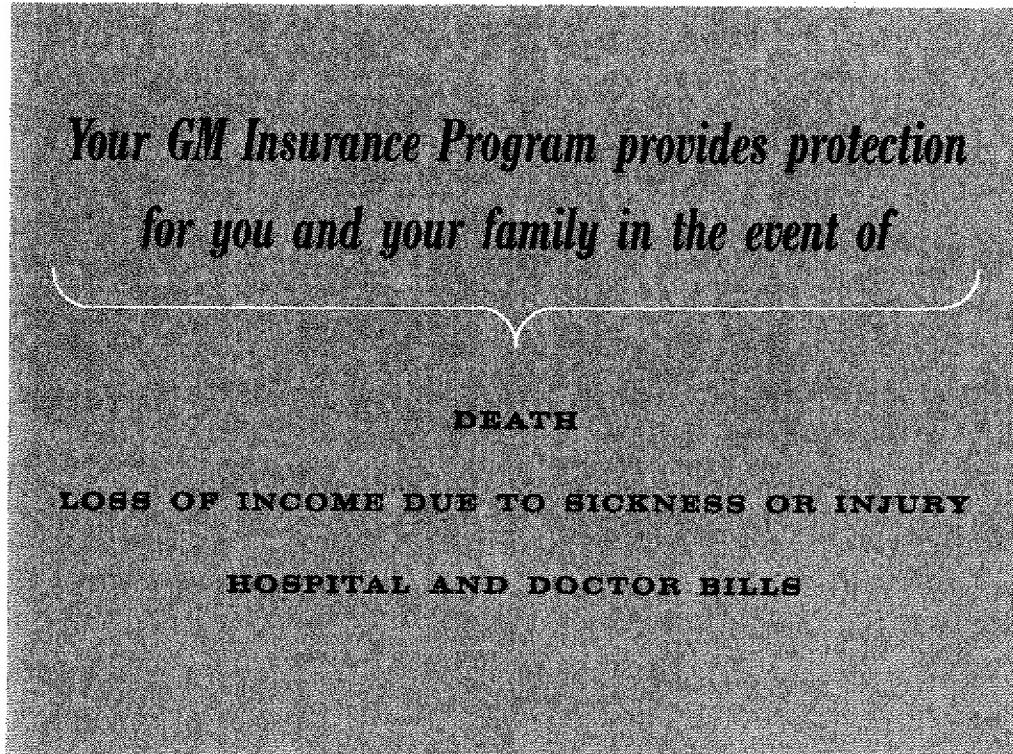
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*The General Motors*

# INSURANCE PROGRAM

*For Salaried Employees*



### **THE PROGRAM INCLUDES:**

- (A) The GM Group Insurance Plan which provides life, extra accident, survivor income benefit, sickness and accident (for employees with monthly base salaries of less than \$1,000) and extended disability benefit insurance
  - and*
- (B) Basic hospital, surgical and medical expense coverages

### **GENERAL MOTORS PAYS THE COST**

The full cost of your insurance, except life insurance in excess of \$24,000, is paid by GM while you are at work and during certain periods of layoff and leave of absence.

## Where to find

the information you may want—

- |   |    |
|---|----|
| ■ <i>life insurance</i> . . . . .   | 4  |
| ■ <i>extra accident insurance</i> . . . . .   | 4  |
| ■ <i>survivor income benefit insurance</i> . . . . .  | 5  |
| ■ <i>sickness and accident insurance</i> . . . . .  | 6  |
| ■ <i>extended disability benefit insurance</i> . . . . .  | 7  |
| ■ <i>total and permanent disability benefits</i> . . . . .  | 7  |
| ■ <i>basic hospital, surgical and medical expense coverages</i> . . . . .                                     | 8  |
| ■ <i>when coverages start</i> . . . . .   | 9  |
| ■ <i>when amounts of insurance change</i> . . . . .   | 9  |
| ■ <i>years of participation</i> . . . . .   | 10 |
| ■ <i>how to claim benefits</i> . . . . .  | 10 |
| ■ <i>insurance certificates</i> . . . . .   | 10 |
| ■ <i>if you are laid off</i> . . . . .  | 10 |
| ■ <i>if you go on disability leave; or special leave of absence because of pregnancy</i> . . . . .            | 11 |
| ■ <i>if you go on leave of absence other than for disability</i> . . . . .                                    | 12 |
| ■ <i>additional continuance privileges</i> . . . . .  | 13 |
| ■ <i>if your life insurance is discontinued</i> . . . . .   | 14 |
| ■ <i>basic hospital, surgical and medical expense coverages during retirement</i> . . . . .                   | 14 |
| ■ <i>continuance of basic hospital, surgical and medical expense coverages for surviving spouse</i> . . . . . | 14 |

# The General Motors INSURANCE PROGRAM for Salaried Employes

## LIFE INSURANCE

Your life insurance prior to age 65 is equal to 24 times your monthly base salary.\* The minimum amount of insurance for full-time employees is \$10,600. Life insurance in a reduced amount is continued for employees and retired employees after age 65 as explained on page 13.

This benefit is payable to the beneficiary you have designated if you should die from any cause while covered for life insurance.

You have the right to designate the beneficiary of your choice. You may change your beneficiary designation at any time.

This benefit can be paid to your beneficiary in a lump sum, or you, or your beneficiary at the time of claim, can make arrangements with the insurance company to have the money paid under any of the available settlement options.

\*Base salary does not include overtime, night shift premiums or any cost-of-living allowance.

## EXTRA ACCIDENT INSURANCE

Your extra accident insurance is equal to one-half of your life insurance, up to a maximum of \$12,000, for death by accidental means. The minimum amount of insurance prior to age 65 for full-time employees is \$5,300. This coverage also provides benefits for loss of certain bodily members or loss of eyesight by accidental means. Extra accident insurance benefits are

payable whether you are injured on or off the job.

For extra accident insurance to be payable, your death or loss must occur within one year following the accident and must not be due to disease, self-inflicted injury or any act of war.

### **accidental death**

If you should die by accidental means while covered for extra accident insurance, your beneficiary will receive this insurance in addition to any other benefits payable in the event of death.

### **loss of bodily members or eyesight**

Your extra accident insurance also provides benefits for loss, by severance, of a hand at or above the wrist joint or a foot at or above the ankle joint, or the permanent loss of the sight of an eye, if due to an injury caused accidentally. For any one of these losses you will receive one-half of your extra accident insur-

ance. Your full extra accident insurance will be paid to you if you should suffer two or more such losses.

If death results from an accident for which you have already received part of your extra accident insurance, your beneficiary will receive the remainder of your extra accident insurance.

### **additional benefit for accidental death or loss while on company business**

If death or any loss as set forth above should occur by accidental means while you are on company business, an additional benefit will be paid equal to the amount of your extra accident insurance that is payable.

## **SURVIVOR INCOME BENEFIT INSURANCE**

Your survivor income benefit insurance can provide monthly payments of \$100 to your eligible surviving spouse up to age 62. The monthly benefit amount will be increased to \$150 for the eligible surviving spouses of employees at work on or after October 25, 1968. This benefit is provided if you have a spouse who, at the time of your death, is age 50 or older but less than age 62 and has been legally married to you for at least one year immediately prior to your death.

Survivor income benefit insurance payments are in addition to your life and extra accident insurance.

The survivor income benefit will be payable to your eligible surviving spouse commencing on the first day of the calendar month following the month of your death. This benefit will cease with the last payment prior to the earliest of remarriage, attainment of age 62 or such

lower age at which full widow's or widower's insurance benefits or old-age insurance benefits become payable under Social Security, or death. Survivor income benefits are not payable to an otherwise eligible widow for any month in which she could qualify to receive mother's insurance benefits under Social Security, even though she does not receive a mother's insurance benefit for any reason.

You will have survivor income benefit insurance while you are insured for life and extra accident insurance until the end of the month in which you retire under the provisions of the GM Retirement Program for Salaried Employees or attain age 68, whichever is earlier. However, if you retire under the total and permanent disability provisions of the GM Retirement Program for Salaried Employees prior to age 60 and are insured, you will continue to have this insurance, but only until the end of the month in which you attain age 60.

## SICKNESS AND ACCIDENT INSURANCE

(For employees with monthly  
base salaries of less than \$1,000)

Your sickness and accident insurance is equal to 75% of your monthly base salary. The minimum amount of insurance for full-time employees is \$325 per month.

While you are unable to work because of sickness or injury and you are under the care of a doctor, sickness and accident benefits can keep money coming in for as long as 12 months.

Your sickness and accident benefits commence after a seven-day waiting period. Benefits are payable on your regular payday. (If you are an employee working in California, New Jersey, New York, or Rhode Island, your benefits are explained in an enclosed insert.)

If you return to work after receiving sickness and accident benefits for less than 12 months, and are again absent for the same reason or some disability related to it within the next three months, your monthly benefits pick up where they left off. Your benefits will continue for the rest of the 12-month period, if you remain unable to work that long. Another waiting period does not apply to the second absence.

If your second absence starts three months or more after your first disability ended and you return to work for at least one day in the intervening period, or results from a different kind of sickness or injury, the first absence does

not affect your future benefits. A seven-day waiting period will again apply.

Sickness and accident benefits will be reduced by any primary disability insurance benefits under Social Security for which you may be eligible during the same period of disability.

If you are entitled to workmen's compensation for time lost from work because of an on-the-job disability, you may still be eligible for supplemental sickness and accident benefits. If your workmen's compensation payments are lower than your sickness and accident benefits, you receive the difference for up to 12 months. Workmen's compensation payments for hospitalization or medical expense, or specific allowances for loss, or 100% loss of use, of bodily members or for disfigurements, do not reduce your sickness and accident benefits.

GM women may receive up to one and one-half months of benefits while away from work because of pregnancy, childbirth, or resulting complications.

If you remain totally disabled after receiving sickness and accident benefits for the maximum period, you may be eligible to receive the new monthly extended disability benefits as explained on page 7.

## EXTENDED DISABILITY BENEFIT INSURANCE

Your extended disability benefit insurance is equal to 50% of your monthly base salary. The minimum amount of insurance for full-time employees is \$265 per month.

After you receive sickness and accident benefits or salary continuation payments for the maximum period, you may be eligible to receive the new monthly extended disability benefits. To receive these benefits you must be totally disabled so as to be unable to engage in any gainful occupation for which you are reasonably qualified by education, training, or experience.

The total benefit period, including the period during which sickness and accident benefits or salary continuation payments are received, is equal to your Years of Participation under the Insurance Program at the commencement

of disability. However, benefits will not continue past age 65. Benefits payable for less than a full calendar month are prorated.

Extended disability benefits are reduced by any Part A benefits and Part B supplementary benefits for which you may be eligible under the provisions of the GM Retirement Program for Salaried Employees. Benefits also are reduced by your primary Social Security disability insurance benefits or unreduced old-age insurance benefits, and any Federal or state or workmen's compensation lost-time disability benefits for which you may be eligible.

Extended disability benefits are not payable for disability resulting from pregnancy or childbirth or resulting complications, or from service in the armed forces unless employed with GM for at least ten years after separation from service.

## TOTAL AND PERMANENT DISABILITY BENEFITS

You may elect to receive all or a large part of your life insurance at the rate of \$20 for each \$1,000 of such insurance in 50 monthly instalments during total and permanent disability. To be eligible you must become totally and permanently disabled before the end of the month in which you attain age 60, and have ten or more Years of Participation at the end of the month in which you become so disabled.

Monthly instalments may be payable after you have received sickness and accident benefits for 12 months (or such shorter period as you may elect by waiving such benefits) or have received GM salary continuation payments for the maximum period. However, monthly instalments cannot start until you have received all of the extended disability

benefits which are payable, unless you permanently waive your right to receive extended disability benefits.

These monthly instalments are in addition to any GM disability retirement benefits for which you also may be eligible.

Any of your life insurance above the amount which is payable in monthly instalments to you will be automatically continued without cost to you while you remain totally and permanently disabled. Any such insurance is subject to reductions commencing at age 65, as explained on page 13.

If you receive all the monthly instalments of life insurance to which you are entitled, the Plan provides an additional \$500. This benefit is payable to your beneficiary at the time of

your death. Moreover, if you should die before receiving the full 50 monthly instalments, your beneficiary would receive the unpaid balance, but not less than \$500. In either event, any of your life insurance above the amount which is payable in monthly instalments which was continued also would be paid to your beneficiary.

Your extra accident insurance will be discontinued when you start receiving the monthly instalments. Your survivor income benefit insurance, if any, will be continued while you are receiving total and permanent disability benefits under the provisions of the

GM Retirement Program for Salaried Employees, but not beyond the end of the month in which you attain age 60.

#### **social security disability payments**

If you become disabled before age 65, you may be eligible for disability insurance benefits from Social Security. Your nearest Social Security office can tell you if you qualify. Payments generally may not begin before the seventh month of your disability. However, you should not wait seven months to apply.

### **BASIC HOSPITAL, SURGICAL AND MEDICAL EXPENSE COVERAGES**

**Protection for you and your eligible dependents against hospital and medical expenses is available generally under local Blue Cross and Blue Shield plans.**

In some areas, the Metropolitan Life Insurance Company underwrites the basic hospital and medical expense benefits or basic medical expense benefits only. In certain other areas, employees have a choice between Blue Cross and Blue Shield coverages or coverages made available under a group practice plan. Benefits are generally as set forth in the following:

#### **hospital care**

The local hospital plans provide:

- care in a semi-private room, including meals and general nursing services, for up to 365 days in a hospital or 730 days in an approved convalescent facility (nursing home) for other than tuberculosis or nervous or mental conditions.
- full payment for most medical supplies in a hospital or approved convalescent facility, such as drugs, dressings, laboratory tests and oxygen.

- limited payment up to \$400 a year for outpatient psychiatric services in an approved outpatient psychiatric clinic.

#### **medical expenses**

Prior to November 1, 1968, liberal allowances or full payment under certain conditions established by your local surgical and medical expense plans are provided for:

- surgical operations and anesthesia.
- obstetrical delivery (including pre-natal and post-natal care).
- radiation therapy for malignant conditions.
- diagnostic services, such as x-rays, electrocardiograms and lab tests. Outpatient services require that you pay a small deductible amount.
- doctors' medical visits in the hospital for up to 365 days per year or at the rate of one visit every two days up to 730 days in an approved convalescent facility for other than tuberculosis or nervous or mental conditions.
- limited payment up to \$400 a year (in com-

bination with the maximum mentioned for expenses in an outpatient psychiatric clinic) for psychiatric services in a doctor's office, subject to certain deductible amounts which you must pay.

Commencing November 1, 1968, your doctor's reasonable and customary charge or prevailing fee, regardless of your income, will be paid for the basic, non-psychiatric medical services mentioned above.

In addition, basic benefits will be improved in a number of ways, the most important being that you will not have to pay a deductible amount for diagnostic x-rays, laboratory services, and radiation therapy out of the hospital.

A new prescription drug plan will be made available on October 1, 1969. Benefits will be

payable for certain prescription drugs after you pay \$2 for each prescription or refill obtained from a participating pharmacy.

If you or your spouse are age 65 or older and are enrolled for Parts A and B of Medicare, the GM basic hospital and medical expense benefits are reduced by benefits payable for the same services under Medicare.

You will receive informational material from the local plans or the Metropolitan Life Insurance Company which describes these benefits in greater detail.

*Note: Effective November 1, 1968 your sponsored dependents (generally aged parents) may have the same basic coverages as you have (except for the prescription drug plan). You pay the full cost of these coverages.*

Supplementary coverages for reasonable and necessary medical expenses are provided for employees under the GM Comprehensive Medical Expense Insurance Program. These coverages are described in a separate booklet, and all references to hospital, surgical and medical expense benefits in this booklet apply only to basic coverages.

## OTHER IMPORTANT INFORMATION ABOUT YOUR COVERAGES

### when coverages start

Your insurance under the GM Group Insurance Plan will become effective on the first day of the month next following the month in which employment commences, provided you are then actively at work. However, if you are eligible to become insured for life insurance in excess of \$24,000 you must fill out and return an enrollment card. If you are not actively at work on the date your insurance normally would become effective, you will become insured on the date you return to work, unless you are then considered as a new employee under the terms of the Plan.

Your basic hospital, surgical and medical

expense coverages under the GM Insurance Program will become effective on the first day of the month next following the month in which you enroll. When you enroll for these coverages, be sure to list all your eligible dependents. Also, be sure to tell the Personnel Department promptly when you have a new dependent because of marriage, or birth of a child, or when a member of your family no longer is eligible for coverage.

### when amounts of insurance change

Your monthly base salary, which does not include overtime, night shift premiums or any cost-of-living allowance, determines the

amount of your life, extra accident, sickness and accident and extended disability benefit insurance under the Plan.

An increase in your insurance because of an increase in your base salary will become effective immediately. A decrease in your insurance because of a reduction in your base salary will not become effective until the first day of the following month. If you are not actively at work on the date an increase or decrease otherwise would become effective, the change will be effective on the date you return to work, unless you are then considered as a new employee under the terms of the Plan. No change in the amount of your life or extra accident insurance because of changes in base salary will become effective after you attain age 65.

#### **years of participation**

Eligibility for insurance continuance after the first year of disability, the period for which extended disability benefits are payable, payment of life insurance in monthly instalments because of total and permanent disability prior to age 60, eligibility for insurance continuance if active employment ceases at or after age 55, and the percentage of continued life insurance after age 65 depend on your Years of Participation in the GM Group Insurance Plan.

Prior to September 1, 1950, Years of Participation are, in general, equal to your recognized length of service at September 1, 1950. Service prior to December 1, 1926, is excluded.

After September 1, 1950, you will receive credit prior to the end of the month in which you attain age 65 while insured for life insurance, plus any period while on military leave or while receiving your life insurance in monthly instalments because of total and permanent disability. If you are not insured for a period in excess of 24 consecutive months and your recognized length of service is broken, you will lose credit for prior Years of Participation. If you return to work with unbroken recognized length of service there will be no loss of credit for prior Years of Participation.

If your years of credited service accrued under the provisions of the GM Retirement Program for Salaried Employees exceed your Years of Participation, such credited service will be used where applicable instead of Years of Participation.

#### **how to claim benefits**

Proof of disability or death must be furnished as required by the insurance company. The claim forms may be obtained through your supervisor or the Personnel Department.

#### **insurance certificates**

You will receive a certificate describing your insurance under the group policies issued to General Motors Corporation by the Metropolitan Life Insurance Company. You also will receive certificates describing your basic hospital, surgical and medical expense coverages.

#### **if you are laid off**

*your life, extra accident, survivor income benefit, sickness and accident and extended disability benefit insurance can be continued*

All of your insurance will be continued for the first month following the month in which you are laid off. Then, although your sickness and accident and extended disability benefit insurance are discontinued, you may continue the remainder of your insurance for the next 12 months, if you are on layoff that long. Thereafter, while your recognized length of service remains unbroken, you may continue the remainder of your insurance for up to an additional 12 months of layoff.

GM will pay the full cost of your insurance, except life insurance in excess of \$24,000, for the first month following the month in which you are laid off. Thereafter, if you had one or more years of recognized length of service when your layoff commenced, GM will pay for the first \$24,000 of your life insurance for the next 12 months. Your monthly contribution is 50 cents for each \$1,000 of life insurance in excess of \$24,000 in any month in which GM

contributes. Your monthly contribution is 50 cents for each \$1,000 of the full amount of your life insurance in any month in which GM does not contribute.

*your basic hospital, surgical and medical expense coverages can be continued*

While you are on layoff and your recognized length of service remains unbroken you may keep your basic hospital, surgical and medical expense coverages in effect. Coverages may be continued for a maximum period equal to your recognized length of service as of your last day worked, but not to exceed 24 months beyond the last month of coverages for which GM contributed for you while you were in active service. If you have been employed for less than six months, you may continue your coverages for one month for each full month from your date of hire to the last day worked.

During the period in which coverages may be continued, as set forth above, contributions will be payable as follows:

- If you had less than one year of recognized length of service when your layoff commenced, you must contribute one-half the monthly premium or subscription charge.
- If you had one or more years of recognized length of service when your layoff commenced, GM will contribute the full monthly premium or subscription charge for the first 12 months. You must contribute the full monthly premium or subscription charge thereafter.

*if you go on disability leave; or special leave of absence because of pregnancy*

*your life, extra accident, survivor income benefit, sickness and accident and extended disability benefit insurance can be continued*

All of your insurance will be continued for any period during which you are entitled to receive sickness and accident benefits or GM salary continuation payments while totally

disabled. If longer, all of your insurance may be continued while you are totally and continuously disabled and remain on an approved disability leave of absence, but not to exceed the period equal to your Years of Participation as of the first day of disability. All of your insurance also will be continued while you remain on an approved disability leave of absence and receive monthly extended disability benefits. GM will pay the full cost of your insurance, except life insurance in excess of \$24,000, during any month of any such continuance. Your monthly contribution is 50 cents for each \$1,000 of life insurance in excess of \$24,000. If you are eligible for sickness and accident insurance your approved disability leave of absence must have commenced while you were covered for such insurance; otherwise your continuance periods and contributions are as set forth in the following paragraph.

If you continue to be totally disabled after the expiration of the longer of the periods above, you may have a further continuance period. If your Years of Participation as of the end of the month in which you became disabled exceed the period for which your insurance has been continued during your disability, all your insurance under the GM Group Insurance Plan except sickness and accident and extended disability benefit insurance may be continued. Such continuance is on a basis determined by your Years of Participation as of the end of the month in which you became disabled, as follows:

(1) If you had less than ten Years of Participation, you may continue such insurance for any balance of a period of one year from the end of the month in which you became disabled. If longer, you may continue such insurance for the balance of a period equal to your Years of Participation, but not beyond the end of the month in which you attain age 65. Your monthly contribution is 50 cents for each \$1,000 of the full amount of your life insurance during the balance of either such period.

(2) If you had ten or more Years of Participation, you may continue such insurance up to

the end of the month in which you attain age 65. Your monthly contribution is 50 cents for each \$1,000 of the full amount of your life insurance during this period of total and continuous disability. However, if you become totally and permanently disabled at or after age 60 but prior to age 65, or prior to age 60 and elect not to receive your life insurance in monthly instalments, GM will pay the cost of the full amount of your life insurance. Such GM payments will continue until the end of the month in which you attain age 65. After age 65 you will have the life insurance described on page 13. GM will pay the full cost.

Your survivor income benefit insurance will not be continued beyond the end of the month in which you retire under the provisions of the GM Retirement Program for Salaried Employees or attain age 68, whichever is earlier, unless your retirement is prior to age 60 and under the total and permanent disability provisions of the GM Retirement Program for Salaried Employees. In that case your survivor income benefit insurance can be continued until the end of the month in which you attain age 60.

The provisions set forth above with respect to continuation of insurance during an approved disability leave of absence also are applicable while you continue to be totally disabled and are on a special leave of absence because of pregnancy.

*your basic hospital, surgical and medical expense coverages can be continued*

While you are on an approved disability leave of absence, you may keep your basic hospital, surgical and medical expense coverages in effect provided you are totally and continuously disabled. If you had at least six months of recognized length of service on your last day worked, GM will contribute the full monthly premium or subscription charge. Such GM contributions will not exceed the period equal to your recognized length of service when your absence commenced. You must contribute one-half the monthly premium or subscription charge to continue such coverages

in any month in which GM does not pay the full cost.

The provisions set forth above with respect to continuation of coverages during an approved disability leave of absence also are applicable while you continue to be totally disabled and are on a special leave of absence because of pregnancy.

*if you go on leave of absence other than for disability*

*your life, extra accident, survivor income benefit, sickness and accident and extended disability benefit insurance can be continued*

All of your insurance will be continued for the first month of an approved leave of absence other than for disability. Then, although your sickness and accident and extended disability benefit insurance are discontinued, you may continue the remainder of your insurance for the next 11 months. However, your survivor income benefit insurance will not be continued beyond the end of the month in which you retire under the provisions of the GM Retirement Program for Salaried Employees or attain age 68, whichever is earlier.

GM will pay the full cost of your insurance, except life insurance in excess of \$24,000, for the first month of your approved leave of absence other than for disability. Your contribution for such month is 50 cents for each \$1,000 of life insurance in excess of \$24,000. Thereafter, your monthly contribution is 50 cents for each \$1,000 of the full amount of your life insurance.

*your basic hospital, surgical and medical expense coverages can be continued*

While you are on an approved leave of absence other than for disability and your recognized length of service remains unbroken you may keep your basic hospital, surgical and medical expense coverages in effect. Coverages may be continued for a maximum period equal to your recognized length of service as of your

last day worked, but not to exceed 12 months beyond the last month of coverages for which GM contributed for you while you were in active service. You must contribute one-half the monthly premium or subscription charge to continue such coverages.

**additional continuance privileges**

***cessation of active work between ages 55 and 65***

If you retire under the provisions of the GM Retirement Program for Salaried Employees at or after age 55 and are eligible to receive benefits, other than for voluntary retirement between ages 55 and 60 when your combined years of age and service total less than 85, and you were insured from age 55 (age 60, with five or more Years of Participation at the end of the month in which you attained such age, if you retire at or after age 60) to the date you retire, your life and extra accident insurance may be continued to the end of the month in which you attain age 65. GM will pay for the first \$24,000 of your life insurance. Your monthly contribution is 50 cents for each \$1,000 of life insurance in excess of \$24,000.

If you cease active work at or after age 60 and are not eligible to receive benefits under the provisions of the GM Retirement Program for Salaried Employees, you may be eligible to continue your life and extra accident insurance to the end of the month in which you attain age 65. To be eligible for such continuance you must have five or more Years of Participation at the end of the month in which you attained age 60 and must have been insured from age 60 to the date you ceased active work. Your survivor income benefit insurance may be continued along with your life and extra accident insurance, but not beyond the end of the month in which you retire. Your monthly contribution is 50 cents for each \$1,000 of the full amount of your life insurance in any month for which GM does not pay for the first \$24,000 of your life insurance during layoff, leave of absence or disability.

Subject to the reductions described below, at age 65 your life insurance may continue under the Plan for the rest of your life. GM will pay the full cost.

***after age 65***

If you have ten or more Years of Participation at the end of the month in which you attain age 65, your extra accident, survivor income benefit and sickness and accident insurance will be discontinued at the end of the month in which you cease active work, unless you have a further continuance privilege during layoff, leave of absence or disability. In no event, however, will your extra accident and survivor income benefit insurance be continued after the end of the month in which you retire or attain age 68.

Your life and any extra accident insurance will be reduced each month by 2% of the amount you had in force at age 65. Such reductions will begin with the first day of the month following your 65th birthday.

Your life and any extra accident insurance will be reduced to an amount determined by your Years of Participation at the end of the month in which you attained age 65 in accordance with the following schedule:

Years of Participation	Continued Life Insurance %*
10	15
11	16.5
12	18
13	19.5
14	21
15	22.5
16	24
17	25.5
18	27
19	28.5
20 or more	30 (max.)

\*% of life insurance in force at age 65.

Your continued life insurance will remain in force under the Plan for the rest of your life. GM will pay the full cost.

If you have less than ten Years of Participation at the end of the month in which you attain age 65, your life and any extra accident insurance will be reduced each month by 2% of the amount you had in force at age 65. Such reductions will begin with the first day of the month following your 65th birthday. All of your insurance will be discontinued at the end of the month in which you cease active work, unless you have a further continuance privilege during layoff, leave of absence or disability.

#### if your life insurance is discontinued

If your life insurance under the Plan is discontinued while you are not actively at work, you may convert all or any part of your life insurance. You also may convert an amount equal to any survivor income benefit insurance for which you are covered at the time your life insurance is discontinued. Such amounts may be converted within 31 days after discontinuance to an individual policy *without medical examination*, regardless of the state of your health. Application for conversion may be made at any office of the Metropolitan Life Insurance Company. You may choose any type of life insurance policy (except term insurance) then being issued by Metropolitan.

However, if you should die during this 31-day conversion period, the amount of life insurance that was discontinued under the GM Group Insurance Plan as well as any survivor income benefit insurance for which you were covered will be paid. These benefits are paid whether or not you applied for conversion to an individual policy.

#### basic hospital, surgical and medical expense coverages during retirement

If you retire, other than voluntarily at or after age 55 but prior to age 60 when your combined years of age and service total less than 85, and are eligible to receive retirement bene-

fits under the provisions of the GM Retirement Program for Salaried Employees, you may keep your basic hospital, surgical and medical expense coverages in effect. You also may keep such coverages in effect if you terminate your employment at age 65 or older for any reason, other than a discharge, with insufficient credited service to entitle you to a GM retirement benefit. GM will pay the full monthly premium or subscription charge for such coverages.

If you retire voluntarily at or after age 55 but prior to age 60 when your combined years of age and service total less than 85, and you elect to have retirement benefits start immediately under the provisions of the GM Retirement Program for Salaried Employees, you may keep your basic hospital, surgical and medical expense coverages in effect. You also may keep such coverages in effect if you retire at or after age 60 but prior to age 65 and are not eligible to receive retirement benefits under the provisions of the GM Retirement Program for Salaried Employees. To continue such coverages you must contribute the full monthly premium or subscription charge to the GM location from which you retired.

#### continuance of basic hospital, surgical and medical expense coverages for surviving spouse

If you should die while insured as an employee prior to the date on which you are eligible to retire voluntarily under the provisions of the GM Retirement Program for Salaried Employees, your surviving spouse may keep basic hospital, surgical and medical expense coverages (but not prescription drug plan coverage) in effect for self and eligible dependent children. Such coverages may be continued for a minimum of two years. If longer, such coverages may be continued while survivor income benefits are payable or otherwise would be payable except that mother's insurance benefits may be payable under Social Security. Your surviving spouse must contribute the full

monthly premium or subscription charge to continue such coverages.

If you should die:

- on or after the date on which you are eligible to retire voluntarily under the provisions of the GM Retirement Program for Salaried Employees,
- while receiving a retirement benefit (other than a deferred vested retirement benefit) under the provisions of the GM Retirement Program for Salaried Employees, or
- following termination of employment at age 65 or older for any reason, other than a discharge, with insufficient credited service to entitle you to a GM retirement benefit,

your surviving spouse may keep basic hospital, surgical and medical expense coverages (but not prescription drug plan coverage) in effect

for life for self and eligible dependent children. GM will contribute the full monthly premium or subscription charge for such continued coverages, except as set forth below.

GM will not contribute for such continued coverages for:

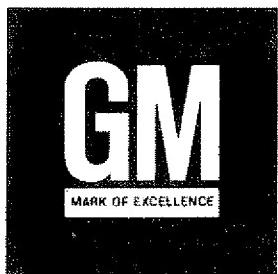
- a surviving spouse age 65 or older who is not enrolled for Medicare Part B coverage, or
- the surviving spouse of an employee or retiree who was eligible to retire voluntarily or who retired voluntarily under the provisions of the GM Retirement Program for Salaried Employees at or after age 55 but prior to age 60 whose combined years of age and service totaled less than 85.

Any such surviving spouse must contribute the full monthly premium or subscription charge to continue such coverages.

This announcement summarizing the GM Insurance Program is presented as a matter of general information only. The detailed terms and conditions of the General Motors Insurance Program for Salaried Employees as now or hereafter modified or supplemented and the group contracts issued pursuant thereto shall govern with respect to all matters referred to in this booklet.

General Motors believes wholeheartedly in this Insurance Program for GM men and women, and expects to continue the Program indefinitely. However, GM reserves the right to modify, revoke, suspend, terminate, or change the Program, in whole or in part, at any time, except as limited by the provisions of the group contracts, or their supplements, and the provisions of any applicable Federal or state laws.

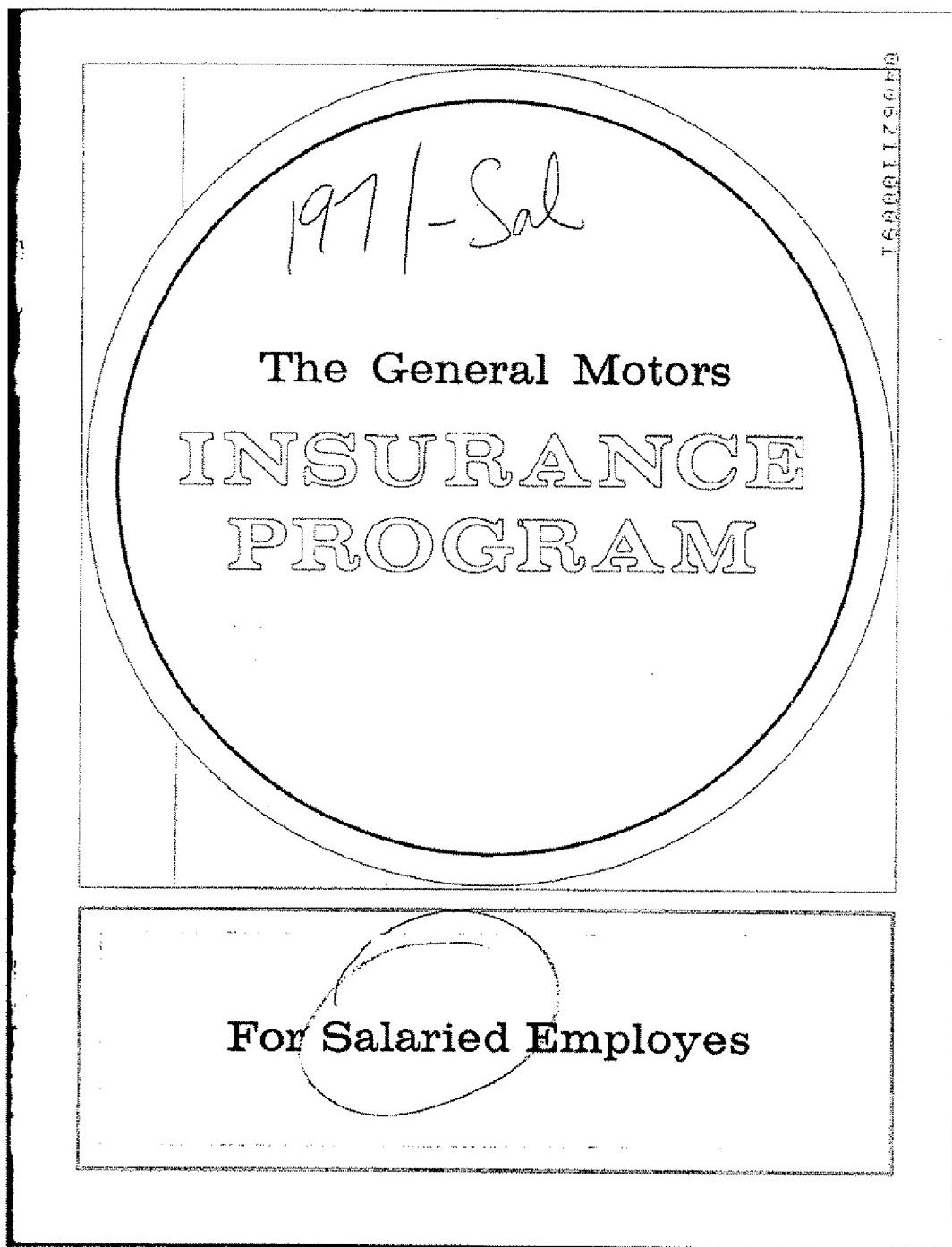
If any Federal or state legislation is in effect or is enacted or amended to provide disability, hospital, surgical or medical expense benefits similar to those described in this booklet, appropriate modifications may be made in the benefits provided under the Program.



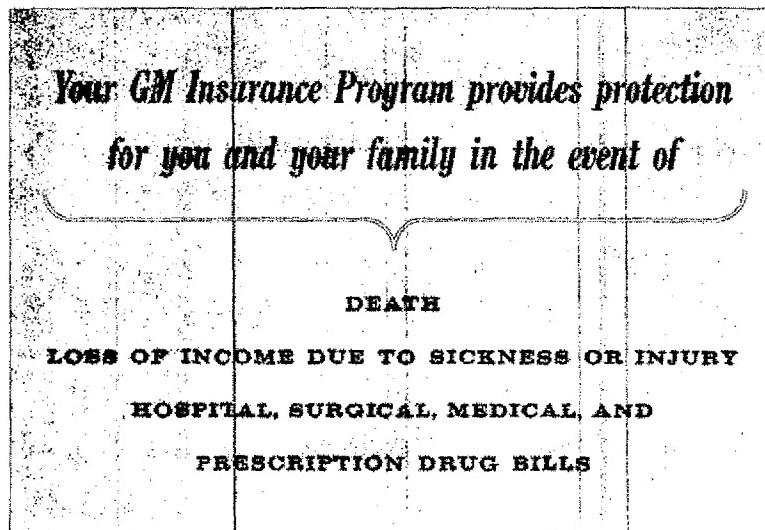
**Annex G**

1971

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The 1971 modifications to the Program are printed in color in the text of the booklet.

#### THE PROGRAM INCLUDES:

- (A) Basic life, extra accident, survivor income benefit, sickness and accident (for employees in General Motors classified salary positions), and extended disability benefit insurance,
- (B) Optional group life insurance,  
*and*
- (C) Basic hospital, surgical, medical, and prescription drug expense coverages.

#### GENERAL MOTORS PAYS THE COST

Effective April 1, 1971 the full cost of your insurance, except optional group life insurance, is paid by GM while you are at work and during certain periods of layoff and leave of absence.

WHERE TO FIND THE INFORMATION YOU MAY WANT—	
<input type="checkbox"/> <i>basic life insurance</i> . . . . .	see page 4
<input type="checkbox"/> <i>extra accident insurance</i> . . . . .	4
<input type="checkbox"/> <i>survivor income benefit insurance</i> . . . . .	5
<input type="checkbox"/> <i>sickness and accident insurance</i> . . . . .	6
<input type="checkbox"/> <i>extended disability benefit insurance</i> . . . . .	8
<input type="checkbox"/> <i>total and permanent disability benefits</i> . . . . .	9
<input type="checkbox"/> <i>optional life insurance</i> . . . . .	10
<input type="checkbox"/> <i>basic hospital, surgical, medical, and prescription drug expense coverages</i> . . . . .	12
<input type="checkbox"/> <i>when insurance coverages start</i> . . . . .	13
<input type="checkbox"/> <i>when, if insurance changes</i> . . . . .	14
<input type="checkbox"/> <i>how to claim benefits</i> . . . . .	14
<input type="checkbox"/> <i>if you go on disability leave; or special leave of absence because of pregnancy</i> . . . . .	14
<input type="checkbox"/> <i>if you go on leave of absence other than for disability</i> . . . . .	16
<input type="checkbox"/> <i>if you are laid off</i> . . . . .	17
<input type="checkbox"/> <i>additional continuance privileges</i> . . . . .	18
<input type="checkbox"/> <i>discontinuance of insurance because of quit or discharge</i> . . . . .	19
<input type="checkbox"/> <i>conversion privilege if your basic life insurance is discontinued</i> . . . . .	20
<input type="checkbox"/> <i>basic hospital, surgical, medical, and prescription drug expense coverages during retirement</i> . . . . .	20
<input type="checkbox"/> <i>continuance of basic hospital, surgical, medical, and prescription drug expense coverages for surviving spouse</i> . . . . .	20
<input type="checkbox"/> <i>benefits for part-time employees</i> . . . . .	21
<input type="checkbox"/> <i>years of participation under the insurance program</i> . . . . .	21
<input type="checkbox"/> <i>insurance certificates</i> . . . . .	22

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## INSURANCE PROGRAM

### BASIC LIFE INSURANCE

Your basic life insurance prior to age 65 is equal to 24 times your monthly base salary.\* It is provided by General Motors without any cost to you while you are at work and during certain periods while on layoff or leave of absence.

The minimum amount of insurance for regular full-time employees is \$11,700. Life insurance in a reduced amount is continued for employees and retired employees after age 65 as explained on page 19.

You have the right to designate the beneficiary or beneficiaries of your choice and to change your beneficiary designation at any time.

#### basic life insurance benefits are payable . . .

to your designated beneficiary if you should die from any cause while covered for life insurance.

Benefits can be paid to your beneficiary in a lump sum, or you, or your beneficiary at the time of claim, can make arrangements with the insurance company to have the money paid under any of the available settlement options.

\*Base salary includes premium for seven-day operations but does not include overtime, night shift premium or any cost-of-living allowance.

### EXTRA ACCIDENT INSURANCE

Your extra accident insurance is equal to one-half of your basic life insurance. Benefits are

payable for death and certain other losses by accidental means.

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The minimum amount of insurance prior to age 65 for regular full-time employees is \$5,850.

Extra accident insurance is provided while you are insured for basic life insurance as an active employee and while basic life insurance is continued during layoff, leave of absence, or retirement up to age 65. For extra accident insurance to be payable, your death or loss must occur within one year following the accident and must not be due to disease, self-inflicted injury or any act of war.

**if you should die by accidental means . . .**

While covered for extra accident insurance, your beneficiary will receive this insurance in addition to any other benefits payable in the event of death.

If death results from an accident for which you have already received part of your extra accident insurance, your beneficiary will receive the remainder of your extra accident insurance.

**benefits for loss of bodily members or eyesight**

Your extra accident insurance also provides benefits for loss, by severance, of a hand at or above the wrist joint or a foot at or above the ankle joint, or the permanent loss of the sight of an eye, if due to an injury caused accidentally. For any one of these losses you will receive one-half of your extra accident insurance. Your full extra accident insurance will be paid to you if you should suffer two or more such losses. Extra accident insurance benefits are payable whether you are injured on or off the job.

**if death or any loss as set forth above should occur by accidental means while you are on company business . . .**  
an additional benefit will be paid equal to the amount of your extra accident insurance that is payable.

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## **SURVIVOR INCOME BENEFIT INSURANCE**

Your survivor income benefit insurance can provide monthly payments of \$175 to your eligible surviving spouse up to age 62. The monthly benefit amount will be \$150 if you did not work on or after January 1, 1971.

This benefit is provided if you have a spouse who, at the time of your death, is age 48 or older but less than age 62 and has been legally married to you for at least one year immediately prior to your death.

Survivor income benefit insurance payments are in addition to your basic life and extra accident insurance.

**you have survivor income benefit insurance . . .**

while you are insured for basic life and extra accident insurance until the end of the month in which you retire under the provisions of the GM Retirement Program for Salaried Employees or attain age 68, whichever is earlier. However, if you retire:

- under the total and permanent disability provisions of the GM Retirement Program for Salaried Employees with benefits commencing on or after September 14, 1970, or

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with benefits at Corporation option or under mutually satisfactory conditions and worked on or after April 1, 1971,

you will continue to have this insurance until the end of the month in which you attain age 65.

**the survivor income benefit will be payable ...**

to your eligible surviving spouse commencing on the first day of the calendar month following the month of your death. This benefit will cease with the last payment prior to the earliest of remarriage, attainment of age 62 or such lower age at which full widow's

or widower's insurance benefits or old-age insurance benefits become payable under Social Security, or death. Survivor income benefits are not payable to an otherwise eligible widow for any month in which she could qualify to receive mother's insurance benefits under Social Security, even though she does not receive a mother's insurance benefit for any reason.

**a survivor may waive ...**

irrevocably any right to receive survivor income benefits in order to receive a higher survivor benefit under the GM Retirement Program for Salaried Employees.

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## SICKNESS AND ACCIDENT INSURANCE

(Effective April 1, 1971 for employees in classified salary positions in accordance with General Motors policy.)

Monthly benefits from your sickness and accident insurance are equal to 75% of your monthly base salary. The minimum amount of insurance for regular full-time employees is \$370 per month.

**while you are unable to work ...**

because of sickness or injury and you are under the care of a doctor, sickness and accident benefits can keep money coming in for as long as 12 months.

If you remain totally disabled after the period for which you are entitled to receive sickness and accident benefits, you may be eligible to receive monthly extended disability benefits as explained on page 8.

**sickness and accident benefits are payable for as long as ...**

12 months if you were hired prior to April 1, 1971. If you were hired on or after April 1, 1971, benefits are payable on a time-for-time basis from your date of hire for up to 12 months. This means that benefits will be payable for a period based on your length of employment (years of participation, if longer) at the time you become disabled. Benefits may continue beyond the time-for-time period (for up to 12 months from the date disability commenced) only while you are hospitalized or while you are receiving uncontested workmen's compensation payments from GM.

GM women may receive up to one and one-

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half months of benefits while away from work because of pregnancy, childbirth, or resulting complications.

**to receive sickness and accident benefits . . .**

you must give written notice of any injury or sickness within 20 days after the accident causing your injury or the onset of sickness.

At any time you are absent from work and may be eligible to receive sickness and accident benefits, you may be asked to be examined by a doctor selected by the insurance company. Failure to have the examination may affect your eligibility for benefits.

**your sickness and accident benefits begin . . .**

after a seven-day waiting period. Benefits are payable on your regular payday.

If you return to work after receiving sickness and accident benefits for less than the maximum period for which you are eligible to receive these benefits and are absent again for the same reason or some disability related to it within the next three months, your monthly benefits pick up where they left off. Your benefits will continue for the rest of the maximum period, if you remain unable to work that long. Another waiting period does not apply to the second absence.

If your second absence starts three months or more after your first disability ended and you return to work for at least one day in the intervening period, or results from a different kind of sickness or injury, the first absence does not affect your future benefits. A seven-day waiting period will again apply.

**sickness and accident benefits are reduced by . . .**

certain disability benefits paid under Social Security for which you may be eligible during the same period of disability. However, no such reduction will be made from benefits payable after March 31, 1971 to an employee who worked on or after November 23, 1970.

**if you are entitled to workmen's compensation . . .**

for time lost from work because of an on-the-job disability, you may still be eligible for supplemental sickness and accident benefits. If your workmen's compensation payments are lower than your sickness and accident benefits, you receive the difference for up to the maximum period for which you are eligible to receive sickness and accident benefits. Workmen's compensation payments for hospitalization or medical expense, or specific allowances for loss, or 100% loss of use, of bodily members or for disfigurements, do not reduce your sickness and accident benefits.

*Employees in unclassified salary positions who become totally disabled are eligible to receive salary continuation payments in accordance with General Motors policy.*

*In certain states employees in either classified or unclassified salary positions (in accordance with GM policy) may be eligible under a statutory disability benefits law for disability benefits for time lost from work. If you are an employee working in California, Hawaii, New Jersey, New York, Puerto Rico, or Rhode Island, certain modifications in your sickness and accident benefits or salary continuation payments during disability are explained in a special enclosed insert.*

## EXTENDED DISABILITY BENEFIT INSURANCE

Monthly benefits from your extended disability benefit insurance are equal to 50% of your monthly base salary. The minimum amount of insurance for regular full-time employees is \$235 per month.

### after you receive sickness and accident benefits or salary continuation payments . . .

for the maximum period, you may be eligible to receive monthly extended disability benefits.

### to receive extended disability benefits . . .

you must be totally disabled so as to be unable to engage in any gainful occupation for which you are reasonably qualified by education, training, or experience.

The total benefit period, including the period during which sickness and accident benefits or salary continuation payments are received, is equal to your years of participation under the Insurance Program at the commencement of disability. However, benefits will not continue past age 65. Benefits payable for less than a full calendar month are prorated.

### extended disability benefits are reduced by . . .

any Part A benefits and Part B supplementary benefits for which you may be eligible under

the provisions of the GM Retirement Program for Salaried Employees.

Benefits also are reduced by governmental benefits such as your primary Social Security disability insurance benefits or unreduced old-age insurance benefits, and any Federal or state or workmen's compensation lost-time disability benefits for which you may be eligible.

For an employee who works on or after November 23, 1970, only the amount of governmental benefits as originally determined will be deducted from extended disability benefits payable for periods of disability after March 31, 1971 . . . even though these governmental benefits may be increased.

### extended disability benefits are not payable . . .

for disability resulting from pregnancy or childbirth or resulting complications, or from service in the armed forces unless you have been employed with GM for at least ten years after separation from service.

### payment of basic life insurance . . .

to which you might be entitled because of total and permanent disability will be deferred until extended disability benefits cease, unless you permanently waive your right to receive extended disability benefits.

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## TOTAL AND PERMANENT DISABILITY BENEFITS

You may elect to receive all or a large part of your basic life insurance during total and permanent disability in 50 monthly instalments at the rate of \$20 for each \$1,000 of such insurance. These monthly instalments are in addition to any GM disability retirement benefits for which you also may be eligible.

### to be eligible . . .

you must become totally and permanently disabled before the end of the month in which you attain age 60, and have ten or more years of participation at the end of the month in which you become so disabled.

### monthly instalments may be payable . . .

after you have received sickness and accident benefits or salary continuation payments for the maximum period.

However, monthly instalments cannot start until you have received all of the extended disability benefits which are payable, unless you irrevocably waive your right to receive extended disability benefits.

### your basic life insurance . . .

above the amount which is payable in monthly instalments to you, if any, will be automatically continued without cost to you while you remain totally and permanently disabled. Any such insurance is subject to reductions commencing at age 65, as explained on page 19.

### if you receive all the monthly instalments . . .

of basic life insurance to which you are entitled, the Plan provides an additional \$500 death benefit. This benefit is payable to your beneficiary at the time of your death. Moreover, if you should die before receiving the full 50 monthly instalments, your beneficiary would receive the unpaid balance, but not less than \$500. In either event, any of your basic life insurance above the amount which is payable in monthly instalments which was continued also would be paid to your beneficiary.

### your basic life and extra accident insurance . . .

will be discontinued when you start receiving the monthly instalments. However, your survivor income benefit insurance, if any, will be continued while you are receiving total and permanent disability benefits under the provisions of the GM Retirement Program for Salaried Employees, but not beyond the end of the month in which you attain age 65.

### social security disability payments

If you become disabled before age 65, you may be eligible for disability insurance benefits from Social Security. Your nearest Social Security office can tell you if you qualify.

## OPTIONAL LIFE INSURANCE

You may enroll for Optional Group Life Insurance in amounts of \$5,000, \$10,000, or \$15,000 or 1, 2, or 3 times your annual base salary.\*

This insurance is in addition to your basic life insurance and is available, while basic life insurance is in force, to regular full-time employees with one or more years' service effective on or after July 1, 1971.

You have the right to designate the beneficiary or beneficiaries of your choice. The beneficiary need not be the same as the one designated for your basic life insurance.

\*Annual base salary equals 12 times your monthly base salary and includes premium for seven-day operations but does not include overtime, night shift premium or any cost-of-living allowance.

### you will be required to contribute . . .

the full cost of optional life insurance. Your monthly contribution for this coverage depends upon your age and will change automatically as you reach a higher age bracket.

Your Age	Monthly Rate per \$1,000 of Optional Group Life Insurance
Under 45	\$0.20
45-49	0.35
50-54	0.55
55-59	0.85
60-64	1.25
65-69	2.00

*Monthly rates are subject to change by  
Metropolitan Life Insurance Company.*

The amount you pay will be deducted monthly from your salary.

### benefits are payable . . .

to your designated beneficiary if you should die from any cause while covered for optional life insurance.

Benefits can be paid to your beneficiary in one lump sum, or you, or your beneficiary at the time of claim, can make arrangements with the insurance company to have the money paid under any of the available settlement options.

### your insurance will be effective . . .

on July 1, 1971 if you are eligible and enrolled on that date provided you are either actively at work or on vacation on that date—otherwise on the date you return to work. If you first acquire one year of service after July 1, 1971, you will become insured on the first of the month following the acquisition of one year of service if you are then enrolled and either actively at work or on vacation—otherwise on the day you return to work.

### if you do not enroll when first eligible . . .

or if you elect to enroll for less than 3 times your annual base salary and later decide to increase the amount of your insurance, you will be required either

- (1) to furnish evidence of good health, satisfactory to the insurance company, or
- (2) to furnish evidence that the number of your dependents has increased by marriage, birth or adoption since the preceding July 1st (or the date of your eligibility, if later).

In such case you will become insured initially, or for the higher amount of insurance, on the July 1st following the date evidence was submitted provided you are actively at work—or, if later, on the day you return to work.

You may elect to reduce your amount of insurance at any time. In such case you will become insured for such lower amount on the first day of the calendar month following the month in which the change in your enrollment is received by General Motors.

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**an increase in  
your insurance . . .**

because of an increase in your base salary will become effective immediately. A decrease in your insurance because of a reduction in your base salary will not become effective until the first day of the following month. If you are not actively at work on the day a change otherwise would become effective, the change will be effective on the day you return to work, unless you are then considered as a new employee.

**in case of leave of absence  
or layoff . . .**

your optional life insurance may be continued as long as your basic life insurance remains in force provided you make the required contributions.

If you are totally and continuously disabled and are eligible to continue basic life and extra accident insurance after you are no longer on an approved disability leave of absence, you may continue your optional life insurance for the same period of time provided you make the required contributions.

**if you retire . . .**

under the provisions of the GM Retirement Program for Salaried Employees, (except voluntarily prior to age 60 when your combined years of age and service total less than 85 or with less than 30 years' service) your optional life insurance may be continued provided you

make the required contributions. The insurance will be subject to the 20% yearly reduction described below.

**when you attain age 66 . . .**

the amount of insurance in force on your 65th birthday will be reduced commencing at age 66 by 20% and by a like amount each year to age 70. You will be required to contribute for the coverage remaining in force. No insurance will be provided after the end of the month in which you attain age 70.

**if you leave GM . . .**

for reasons other than retirement and you are unable to continue your basic life and extra accident insurance, optional life insurance will cease and you may convert all or any part of such insurance within 31 days after discontinuance to an individual policy without medical examination. You may choose any type of life insurance policy (except term insurance) then being issued by the insurance company.

**if you fail to make  
required contributions . . .**

your insurance will automatically cease on the last day of the calendar month preceding the month for which contributions were due.

**type of insurance**

Optional Group Life insurance is term insurance which provides no paid-up insurance or loan or cash values at any time.



**optional applicant-owner**

Optional Group Life insurance may be applied for, paid for and owned by an adult other than yourself, provided certain requirements regarding the relationship of the applicant to you are met.\* For example, the spouse of an employee may obtain insurance on the life of the employee and own the insurance from its inception. In such cases, there may be estate tax advantages. However, in this respect, you should obtain and rely upon the advice of your own tax and legal advisor.

If Optional Group Life insurance is applied for by someone other than yourself, the applicant will have all the rights and privileges with respect to such coverage as set forth in this booklet, such as the right to change the amount of coverage and to designate the beneficiary.

\*The applicant, if other than the employee, must be the spouse, child, son-in-law, daughter-in-law, parent, brother, brother-in-law, sister, sister-in-law, grandchild or grandparent of the employee.

## BASIC HOSPITAL, SURGICAL, MEDICAL, AND PRESCRIPTION DRUG EXPENSE COVERAGES

Your GM Insurance Program provides outstanding protection for you and your eligible dependents against hospital, surgical, medical, and prescription drug expenses while you are an employee and after your retirement as set forth below. This protection is available under local Blue Cross and Blue Shield plans or the Metropolitan Life Insurance Company.

### the local hospital plans provide . . .

- care in a semi-private room, including meals and general nursing services, for up to 365 days in a participating hospital or 730 days in an approved nursing home for most conditions;
- full payment in a hospital or approved nursing home for most medical supplies, such as drugs, dressings, laboratory tests and oxygen;
- full payment for covered services in the outpatient department of a hospital for treatment of injuries, certain medical emergencies, or elective surgery; physical therapy for up to 60 days per year, renewable immediately following related surgery; and use of an artificial kidney machine (including use of necessary equipment and supplies in the home);
- up to \$400 a year for outpatient psychiatric services in an approved outpatient psychiatric clinic.

### your doctor's fees generally will be paid for . . .

- surgical operations and anesthesia;
- obstetrical delivery (including pre-natal and post-natal care);
- radiation therapy for malignant conditions;
- diagnostic services, such as x-rays, electrocardiograms and lab tests;
- unlimited doctors' medical visits in the hospital and doctors' medical visits at the rate of two visits per week up to 730 days in an approved nursing home for most conditions;
- up to \$15 per doctor for treatment of accidental injuries or certain non-accident medical emergencies;
- up to \$400 a year (in combination with expenses in an approved outpatient psychiatric clinic) for psychiatric services in a doctor's office, subject to certain deductible amounts which you must pay.

### prescription drug expense coverage . . .

provides benefits for certain prescription drugs after you pay \$2 for each prescription or refill obtained from a participating pharmacy. You

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will be reimbursed 75% of the usual and customary prescription charge (as determined by your local Blue Cross plan, Blue Shield plan, or the Metropolitan Life Insurance Company) after deduction of the \$2.00 co-payment amount for purchases from a non-participating pharmacy in your local plan area. Commencing April 1, 1971, these benefits were extended to retirees, eligible surviving spouses, and their eligible dependents.



#### medicare

If you or your spouse are age 65 or older and are enrolled for Parts A and B of medicare, the

GM basic hospital, surgical, medical, and prescription drug expense benefits are reduced by benefits payable for the same services under Medicare.

#### additional information

You will receive informational material from the local Blue Cross and Blue Shield plans or the Metropolitan Life Insurance Company depending on your employment location which describes these basic hospital, surgical, medical, and prescription drug expense benefits in greater detail.

*Note: Your sponsored dependents (generally aged parents) may have the same basic coverages as you have (including prescription drug expense benefits effective April 1, 1971). You pay the full cost of these coverages.*

Supplementary coverages for reasonable and necessary medical expenses are provided employees, retirees, and surviving spouses enrolled under the GM Comprehensive Medical Expense Insurance Program. These coverages are described in a separate booklet. All references to hospital, surgical, medical, and prescription drug expense benefits in this booklet apply only to basic coverages.

### OTHER IMPORTANT INFORMATION ABOUT YOUR COVERAGES\*

#### when insurance coverages start

*for employees hired prior to  
April 1, 1971*

Your insurance coverages under the GM Group Insurance Plan become effective on the first day of the month next following the month in which employment commenced pro-

vided you are then actively at work.

If you are not actively at work on the date your insurance normally would become effective, you will become insured on the date you return to work, unless you are then considered as a new employee under the terms of the Plan.

Your basic hospital, surgical, medical, and prescription drug expense coverages under the GM Insurance Program become effective on the first day of the month next following the

*\*Does not include optional group life insurance which is covered on pages 10 and 11.*

month in which you enroll (you may enroll when employment commences).

*for employees hired on or after  
April 1, 1971*

Basic life, extra accident and survivor income benefit insurance become effective on the first day of the month following the month in which your employment commences. Sickness and accident and extended disability benefit insurance coverages and hospital, surgical, medical, and prescription drug expense coverages become effective on the first day of the second month following the month in which your employment commences.

If you are not at work on the date your insurance coverages (other than hospital, surgical, medical, and prescription drug expense coverages) would otherwise start, such coverages start the day you return to work.

*important, when you enroll . . .*

for hospital, surgical, medical, and prescription drug expense coverages, be sure to list all your eligible dependents. Also, be sure to tell the Personnel Department promptly when you have a new dependent because of marriage, or birth or adoption of a child, or when a member of your family no longer is eligible for coverage.

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**when amounts of  
insurance change**

Your monthly base salary, which includes premium for seven-day operations but does not include overtime, night shift premium or any cost-of-living allowance, determines the amount of your basic life, extra accident, sickness and accident and extended disability benefit insurance under the Plan.

An increase in your insurance because of an increase in your base salary will become

effective immediately. A decrease in your insurance because of a reduction in your base salary will not become effective until the first day of the following month. If you are not actively at work on the date an increase or decrease otherwise would become effective, the change will be effective on the date you return to work, unless you are then considered as a new employee under the terms of the Plan. No change in the amount of your basic life or extra accident insurance because of changes in base salary will become effective after you attain age 65.

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**how to claim benefits**

Proof of disability or death must be furnished as required by the insurance company. The claim forms may be obtained through your supervisor or the Personnel Department.

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**if you go on disability leave;  
or special leave of absence  
because of pregnancy**

Your basic life, extra accident, survivor income benefit, sickness and accident and extended disability benefit insurance may be continued.

*all of your insurance may be  
continued . . .*

- o for any period during which you are entitled to receive sickness and accident benefits or salary continuation payments while totally disabled.

*and thereafter . . .*

- o while you are totally and continuously disabled and remain on an approved dis-

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ability leave of absence, but not to exceed the period equal to your years of participation as of the first day of disability.

- o while you remain on an approved disability leave of absence and receive monthly extended disability benefits.
- o while your personal doctor continues to certify to total disability and you remain on an approved disability leave of absence. If sickness and accident benefits or salary continuation payments have ceased because of a medical examination determination, your insurance will remain in force until you are released to return to work by your personal doctor but not longer than the period equal to your years of participation at the onset of your disability.

GM will pay the full cost of your insurance during any month of any such continuance.

*if you continue to be totally disabled after the expiration of the longer of the periods above or if you go on an approved disability leave while sickness and accident insurance is not in force . . .*

your basic life, extra accident, and survivor income benefit insurance under the GM Group Insurance Plan may be continued for an additional period if your years of participation as of the end of the month in which you became disabled exceed the period for which your insurance has been continued during your disability.

*if you had less than 10 years of participation . . .*

you may continue such insurance for any balance of a period of one year from the end of the month in which you became disabled. If longer, you may continue such insurance for the balance of a period equal

to your years of participation, but not beyond the end of the month in which you attain age 65. Your monthly contribution is 50 cents for each \$1,000 of the full amount of your basic life insurance during the balance of either such period.

*if you had 10 or more years of participation . . .*

you may continue such insurance up to the end of the month in which you attain age 65. Your monthly contribution is 50 cents for each \$1,000 of the full amount of your basic life insurance during this period of total and continuous disability. However, if you become totally and permanently disabled at or after age 60 but prior to age 65, or prior to age 60 and elect not to receive your basic life insurance in monthly instalments, GM will pay the cost of the full amount of your basic life insurance. Such GM payments will continue until the end of the month in which you attain age 65. After age 65 you will have the basic life insurance described on page 19. GM will pay the full cost.

Your survivor income benefit insurance will not be continued beyond the end of the month in which you retire under the provisions of the GM Retirement Program for Salaried Employees or attain age 68, whichever is earlier, unless:

- o you retire under the total and permanent disability provisions of the GM Retirement Program for Salaried Employees with benefits commencing on or after September 14, 1970, or
- o you retire with benefits at Corporation option or under mutually satisfactory conditions and worked on or after April 1, 1971.

In either case your survivor income benefit

insurance can be continued until the end of the month in which you attain age 65.

The provisions set forth above with respect to continuance of insurance during an approved disability leave of absence also are applicable while you continue to be totally disabled and are on a special leave of absence because of pregnancy.

*in addition your basic life, extra accident and survivor income benefit insurance may be continued . . .*

if you are on an approved disability leave and are receiving uncontested workmen's compensation benefits while you continue to receive such benefits even though the period of continuance exceeds your years of participation. In such case, GM pays the full cost of your insurance.

If you are disabled upon being recalled from layoff and placed on a disability leave of absence, your basic life, extra accident, and survivor income benefit insurance will be reinstated based upon your salary on the last day worked prior to the commencement of layoff and continued at GM expense under the same provisions that apply to other disabled employees.

*you may continue your basic hospital, surgical, medical, and prescription drug expense coverages . . .*

while you are on an approved disability leave of absence, provided you are totally and continuously disabled.

If you had at least six months of recognized length of service on your last day worked, GM will contribute the full monthly premium or subscription charge. Such GM contributions will not exceed the period equal to your recognized length of service when your absence commenced. You must contribute one-half the monthly premium or subscription charge to continue such coverages in any month in which GM does not pay the full cost.

The provisions set forth herein with respect to continuance of coverages during an approved disability leave of absence also are applicable while you continue to be totally disabled and are on a special leave of absence because of pregnancy.



**if you go on leave of absence other than for disability . . .**

your basic life, extra accident, survivor income benefit, sickness and accident and extended disability benefit insurance may be continued.

All of your insurance will be continued for the first month of an approved leave of absence other than for disability. Then, although your sickness and accident and extended disability benefit insurance are discontinued, you may continue the basic life, extra accident and survivor income benefit insurance for the next 11 months.

If you are on an approved educational leave of absence, you may continue basic life, extra accident, and survivor income benefit insurance for the duration of your leave.

However, your survivor income benefit insurance will not be continued beyond the end of the month in which you retire under the provisions of the GM Retirement Program for Salaried Employees or attain age 68, whichever is earlier, unless:

- o you retire under the total and permanent disability provisions of the GM Retirement Program for Salaried Employees with benefits commencing on or after September 14, 1970, or
- o you retire with benefits at Corporation option or under mutually satisfactory conditions and worked on or after April 1, 1971.

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In either case your survivor income benefit insurance can be continued until the end of the month in which you attain age 65.

GM will pay the full cost of your insurance for the first month of your approved leave of absence other than for disability. Thereafter, your monthly contribution is 50 cents for each \$1,000 of your basic life insurance.

*your basic hospital, surgical, medical,  
and prescription drug expense  
coverages can be continued . . .*

while you are on an approved leave of absence other than for disability and your recognized length of service remains unbroken.

Coverages may be continued for a maximum period equal to your recognized length of service as of your last day worked, but not to exceed 12 months beyond the last month of coverages for which GM contributed for you while you were in active service. If you are on an approved educational leave, you may continue your coverages for the duration of your leave.

You must contribute one-half the monthly premium or subscription charge to continue such coverages.

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*if you are laid off . . .*

your basic life, extra accident, survivor income benefit, sickness and accident and extended disability benefit insurance can be continued as follows:

o All of your insurance may be continued for the first month following the month in which you are laid off.

*then . . .*

o your sickness and accident and extended

disability benefit insurance are discontinued but you may continue the remainder of your insurance for the next 12 months.

*thereafter . . .*

o while your recognized length of service remains unbroken, you may continue the remainder of your insurance for up to an additional 12 months of layoff.

GM will pay the full cost of your insurance for the first month following the month in which you are laid off. Thereafter, if you had one or more years of recognized length of service when your layoff commenced, GM will pay for your insurance for the next 12 months. Your monthly contribution is 50 cents for each \$1,000 of your basic life insurance in any month in which GM does not contribute.

If you are disabled upon being recalled from layoff and placed on a disability leave of absence, your basic life, extra accident, and survivor income benefit insurance will be reinstated based upon your salary on the last day worked prior to the commencement of layoff and continued at GM expense under the same provisions that apply to other disabled employees.

*your basic hospital, surgical, medical,  
and prescription drug expense  
coverages may be continued . . .*

while you are on layoff and your recognized length of service remains unbroken.

Coverages may be continued for a maximum period equal to your recognized length of service as of your last day worked, but not to exceed 24 months beyond the last month of coverages for which GM contributed for you while you were in active service. If you have been employed for less than six months, you may continue your coverages for one month

for each full month (30 days) from your date of hire to the last day worked.

*during the period in which coverages may be continued, as set forth above, contributions will be payable as follows:*

- If you had less than one year of recognized length of service when your layoff commenced, you must contribute one-half the monthly premium or subscription charge.
- If you had one or more years of recognized length of service when your layoff commenced, GM will contribute the full monthly premium or subscription charge for the first 12 months. You must contribute the full monthly premium or subscription charge thereafter.

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#### **additional continuance privileges**

*basic life and extra accident insurance after cessation of active work prior to age 60*

If you retire under the provisions of the GM Retirement Program for Salaried Employees and are eligible to receive benefits, other than for voluntary retirement prior to age 60 when your combined years of age and credited service total less than 65 or with less than 30 years' credited service, and you were insured to the date you retire, your basic life and extra accident insurance may be continued to the end of the month in which you attain age 65. GM will pay the full cost of your insurance.

*basic life and extra accident insurance after cessation of active work between ages 60 and 65*

If you retire under the provisions of the GM Retirement Program for Salaried Employees

and are eligible to receive benefits and you were insured to age 60, with five or more years of participation at the end of the month in which you attained age 60, your basic life and extra accident insurance may be continued to the end of the month in which you attain age 65. GM will pay the full cost of your insurance.

If you cease active work at or after age 60 and are not eligible to receive benefits under the provisions of the GM Retirement Program for Salaried Employees, you may be eligible to continue your basic life and extra accident insurance to the end of the month in which you attain age 65. To be eligible for such continuance you must have five or more years of participation at the end of the month in which you attained age 60 and must have been insured from age 60 to the date you ceased active work. Your monthly contribution is 50 cents for each \$1000 of your basic life insurance continued to age 65.

#### *survivor income benefit insurance after cessation of active work*

Your survivor income benefit insurance may be continued along with your basic life and extra accident insurance, but not beyond the end of the month in which you retire under the provisions of the GM Retirement Program for Salaried Employees or attain age 68, whichever is earlier, unless:

- you retire under the total and permanent disability provisions of the GM Retirement Program for Salaried Employees with benefits commencing on or after September 14, 1970, or
- you retire with benefits at Corporation option or under mutually satisfactory conditions and worked on or after April 1, 1971.

In either case your survivor income benefit

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insurance may be continued until the end of the month in which you attain age 65.

*if you are separated for reasons other than quit or discharge at or after age 60 with less than five years' service . . .*

your basic life, extra accident, and survivor income benefit insurance may be continued time-for-time for up to 24 months as though you were a laid-off employee.

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Subject to the reductions described below, at age 65 your basic life insurance may continue under the Plan for the rest of your life. GM will pay the full cost.

*after age 65*

If you have ten or more years of participation at the end of the month in which you attain age 65, your extra accident, survivor income benefit and sickness and accident insurance will be discontinued at the end of the month in which you cease active work, unless you have a further continuance privilege during layoff, leave of absence or disability. In no event, however, will your extra accident and survivor income benefit insurance be continued after the end of the month in which you retire or attain age 68.

Your basic life and any extra accident insurance will be reduced each month by 2% of the amount you had in force at age 65. Such reductions will begin with the first day of the month following your 65th birthday.

Your basic life and any extra accident insurance will be reduced to an amount determined by your years of participation at the end of the month in which you attained age 65 in accordance with the following schedule:

Years of Participation	Continuing Life Insurance %*
10	15
11	16.5
12	18
13	19.5
14	21
15	22.5
16	24
17	25.5
18	27
19	28.5
20 or more	30 (max.)

\*% of basic life insurance in force at age 65.

Your continuing basic life insurance will remain in force under the Plan for the rest of your life. GM will pay the full cost.

If you have less than ten years of participation at the end of the month in which you attain age 65 and continue active work, your basic life and any extra accident insurance will be reduced each month by 2% of the amount you had in force at age 65. Such reductions will begin with the first day of the month following your 65th birthday. All of your insurance will be discontinued at the end of the month in which you cease active work, unless you have a further continuance privilege during layoff, leave of absence or disability.

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**discontinuance of insurance because of quit or discharge**

All group insurance coverage will cease on the date an employee quits or is discharged.

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Basic hospital, surgical, medical, and prescription drug expense coverages will cease at the end of the month in case of a quit or discharge or other termination except retirement.



**conversion privilege if your basic life insurance is discontinued**

If your basic life insurance under the Plan is discontinued while you are not actively at work, you may convert all or any part of your basic life insurance. You also may convert an amount equal to any survivor income benefit insurance for which you are covered at the time your basic life insurance is discontinued. Such amounts may be converted within 31 days after discontinuance to an individual policy without medical examination, regardless of the state of your health. Application for conversion may be made at any office of the Metropolitan Life Insurance Company. You may choose any type of life insurance policy (except term insurance) then being issued by Metropolitan.

However, if you should die during this 31-day conversion period, the amount of basic life insurance that was discontinued under the GM Group Insurance Plan as well as any survivor income benefit insurance for which you were covered will be paid. These benefits are paid whether or not you applied for conversion to an individual policy.



**basic hospital, surgical, medical, and prescription drug expense coverages during retirement**

*if you retire other than voluntarily prior to age 60 when your combined years of age and*

*credited service total less than 85 or with less than 30 years of credited service . . .*

and are eligible to receive retirement benefits under the provisions of the GM Retirement Program for Salaried Employees, your basic hospital, surgical, medical, and prescription drug expense coverages will remain in effect. Such coverages will also remain in effect if you terminate your employment at age 65 or older for any reason, other than a discharge, with insufficient credited service to entitle you to a GM retirement benefit. GM will pay the full monthly premium or subscription charge for such coverages.

*if you retire voluntarily prior to age 60 when your combined years of age and credited service total less than 85 or with less than 30 years of credited service . . .*

and you elect to have retirement benefits start immediately under the provisions of the GM Retirement Program for Salaried Employees, you may keep your basic hospital, surgical, medical, and prescription drug expense coverages in effect. You also may keep such coverages in effect if you retire at or after age 60 but prior to age 65 and are not eligible to receive retirement benefits under the provisions of the GM Retirement Program for Salaried Employees. To continue such coverages you must contribute the full monthly premium or subscription charge to the GM location from which you retired.



**continuance of basic hospital, surgical, medical, and prescription drug expense coverages for surviving spouse**

If you should die:

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*on or after September 1, 1950 . . .*

you will receive credit prior to age 65 while insured for life insurance, plus any period while on military leave or while receiving your life insurance in monthly instalments because of total and permanent disability. If you are not insured for a period in excess of 24 consecutive months and your recognized length of service is broken, you will lose credit for prior years of participation.

If your credited service under the GM Retirement Program for Salaried Employees exceeds your years of participation, such credited

service may be used instead of years of participation.

#### **insurance certificates**

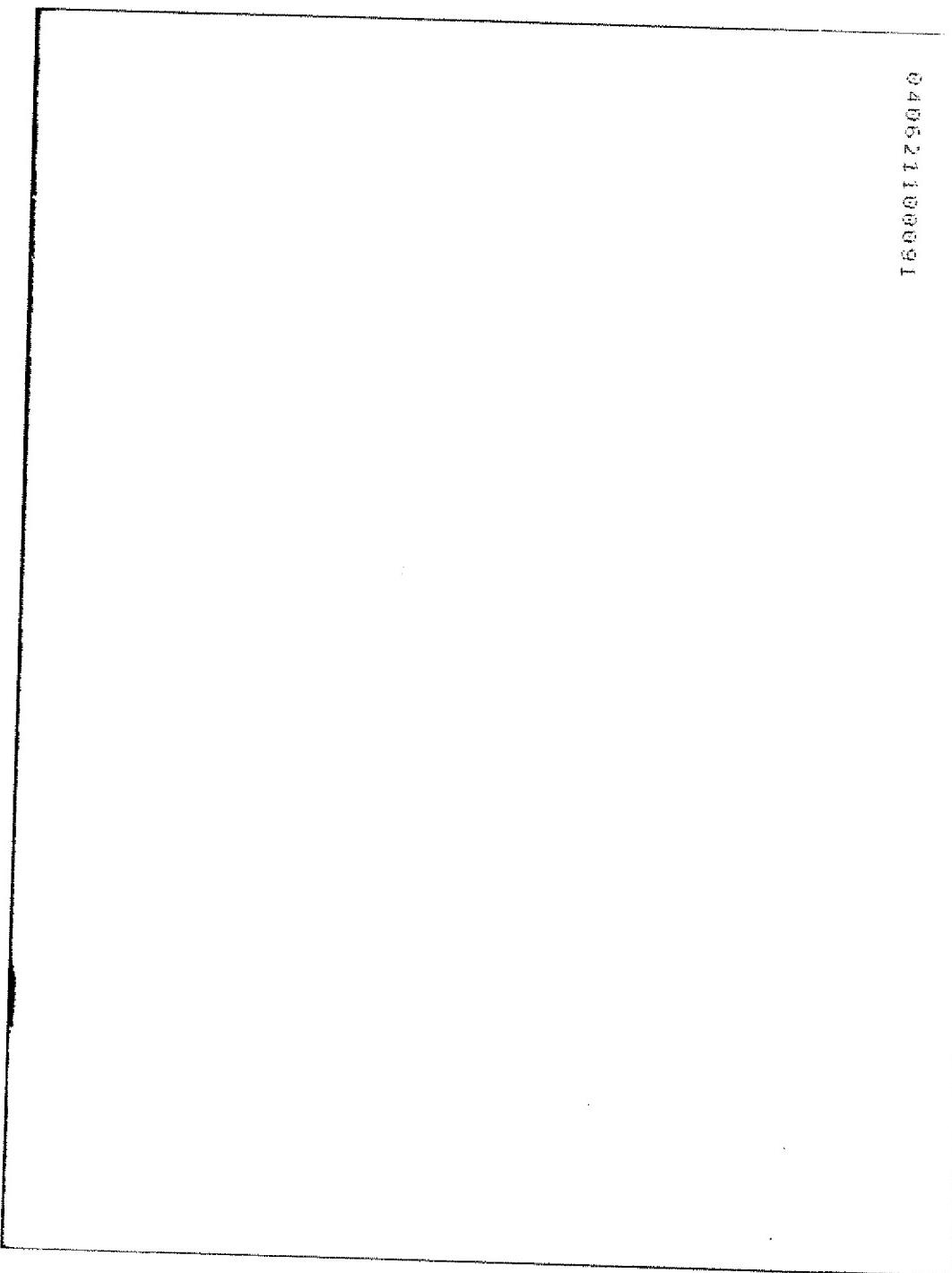
You will receive a certificate describing your insurance under the group policies issued to General Motors Corporation by the Metropolitan Life Insurance Company. You also will receive certificates describing your basic hospital, surgical, medical, and prescription drug expense coverages either from the appropriate local Blue Cross plan, Blue Shield plan, or the Metropolitan Life Insurance Company.

This announcement summarizing the GM Insurance Program is presented as a matter of general information only. The detailed terms and conditions of the General Motors Insurance Program for Salaried Employees as now or hereafter modified or supplemented and the group contracts issued pursuant thereto shall govern with respect to all matters referred to in this booklet.

General Motors believes wholeheartedly in this Insurance Program for GM men and women, and expects to continue the Program indefinitely. However, GM reserves the right to modify, revoke, suspend, terminate, or change the Program, in whole or in part, at any time, except as limited by the provisions of the group contracts, or their supplements, and the provisions of any applicable Federal or state laws.

If any Federal or state legislation is in effect or is enacted or amended to provide disability, hospital, surgical, medical, or prescription drug expense benefits similar to those described in this booklet, appropriate modifications may be made in the benefits provided under the Program.

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